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BUILDING SOCIETIES;
CONTAGIOUS DISEASES (ANIMALS);
LIFE ASSURANCE COMPANIES.

Session

16 *January* 1902 — 18 *December* 1902.

VOL. XCV.

1902.

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BUILDING SOCIETIES.

SEVENTH ANNUAL REPORT

BY THE

CHIEF REGISTRAR OF FRIENDLY SOCIETIES

OF THE

PROCEEDINGS OF THE REGISTRARS

UNDER THE

BUILDING SOCIETIES ACTS;

WITH AN ABSTRACT OF THE

ANNUAL ACCOUNTS AND STATEMENTS OF SOCIETIES,

For the Year 1901.

PART I.

R E P O R T.

(Presented pursuant to Section 27 of the Building Societies Act, 1894.)

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1902.

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SEVENTH ANNUAL REPORT

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FOR THE YEAR 1901.

PART I.

REPORT.

I.—UNINCORPORATED SOCIETIES.

SEVENTY unincorporated societies, that is Benefit Building Societies which were certified under the Act of 1836 before the 31st December 1856, and have not been incorporated under the Acts of 1874 to 1894, still remain on the Register. The distribution of the 70 societies in counties is shown by the following statement :—

COUNTY.	Number of Societies remaining on the Register.	Number of Societies furnishing Accounts.	COUNTY.	Number of Societies remaining on the Register.	Number of Societies furnishing Accounts.
Bedford - - -	1	1	London - - -	7	7
Cambridge - - -	1	1	Middlesex - - -	2	2
Chester - - -	2	2	Norfolk - - -	1	1
Derby - - -	2	2	Northampton - - -	4	4
Devon - - -	3	3	Oxford - - -	1	1
Dorset - - -	1	1	Somerset - - -	3	3
Durham - - -	2	2	Stafford - - -	4	4
Essex - - -	3	3	Suffolk - - -	4	3
Hereford - - -	1	1	Surrey - - -	2	1
Kent - - -	3	3	Sussex - - -	3	3
Lancaster - - -	9	9	Warwick - - -	5	5
Leicester - - -	1	1	Worcester - - -	1	1
			York - - -	4	4
			TOTAL - - -	70	68

The number of members of the unincorporated societies was returned as 53,426, or 797 for each society stating the number of its members. The total receipts during the financial year were 19,624,310*l.* or 297,338*l.* for each society stating the amounts of its receipts, being nearly 37 times the average of the incorporated societies ; but this is accounted for by the exceptional case of a society in London (the Birkbeck), the receipts of which are returned as 18,282,010*l.* If that society be omitted, the average income of the other societies falls to 20,649*l.* The combined balance sheets of 68 unincorporated societies for 1900, as compared with those of 65 unincorporated societies for 1899, give the following aggregates :—

—	1899.	1900.	Difference.	
LIABILITIES :—	£	£	£	£
To holders of shares -	3,460,790	3,586,033	inc. 125,243	—
To depositors and other creditors - - -	10,832,145	9,712,060	—	dec. 1,120,085
Balance of undivided profit (60 socs.)	731,908	(66 socs.) 762,938	inc. 31,030	—
TOTAL . . . £	15,024,843	14,061,031		
ASSETS :—				
Balance due on mortgage	3,444,519	3,344,781	dec. . 99,738	—
Other assets - - -	11,579,738	10,715,656	dec. 864,082	—
Balance deficit - -	(2 socs.) 586	(2 socs.) 594	—	inc. 8
TOTAL . . . £	15,024,843	14,061,031	1,120,093	1,120,093

Omitting the Birkbeck Society, the differences in the other societies are as follows :—

	£
Increase in liabilities to holders of shares - - -	112,253
„ profit balances - - -	10,161
Decrease in assets other than mortgages - - -	173
	<u>£122,587</u>

	£
Decrease in liabilities to creditors - - -	3,537
Increase in mortgages - - -	119,042
„ balances deficit - - -	8
	<u>£122,587</u>

This interesting group of old societies, all of which have existed more than 45 years, returned an increase in its business during the year 1900.

There are no unincorporated societies in Wales, Scotland, or Ireland.

Section 2 of the Act of 1894 does not apply to unincorporated societies, but the forms prescribed under it were issued to them and were filled up by 48 out of the 68 unincorporated societies, giving the following results :—

COUNTY.	Number having Mortgages exceeding 5,000 <i>l</i> .	Number having Properties one year in possession.	Number having Mortgages one year in arrear.	Amount of Mortgages exceeding 5,000 <i>l</i> .	Amount of Properties one year in possession.	Amount of Mortgages one year in arrear.	Remaining Mortgages belonging to the Societies enumerated.
				£	£	£	£
Cambridge - - - - -	—	1	—	—	78	—	78,837
Chester - - - - -	—	2	—	—	5,950	—	26,864
Dorset - - - - -	—	1	1	—	1,942	35	6,381
Durham - - - - -	—	—	2	—	—	149	7,925
Essex - - - - -	—	1	—	—	200	—	61,716
Lancaster - - - - -	1	5	—	5,392	46,561	—	66,669
London - - - - -	—	4	1	—	4,310	5,030	126,177
Northampton - - - - -	—	1	—	—	748	—	19,491
Somerset - - - - -	—	3	2	—	5,814	1,361	39,343
Stafford - - - - -	—	2	—	—	702	—	42,309
Suffolk - - - - -	—	—	1	—	—	118	1,372
Sussex - - - - -	—	1	—	—	1,175	—	25,058
Warwick - - - - -	—	1	—	—	2,670	—	20,622
Worcester - - - - -	—	1	—	—	875	—	15,220
York - - - - -	1	4	1	29,850	39,934	505	255,480
TOTAL - - -	2	27	8	35,242	110,959	7,198	793,464

Of the 48 societies, 18 had no large mortgages and no properties more than 12 months in possession, or mortgages in arrear. As the total mortgages held by the remaining 30 societies amounted to 946,863*l*., their large mortgages were 3·7 per cent., their properties in possession were 11·7 per cent., and their mortgages in arrear 0·8 per cent. of the whole, so that 83·8 per cent. of their business was unaffected by these conditions.

Alterations of Rules of Unincorporated Societies.

Two partial alterations and one complete alteration of rules of unincorporated societies were certified and registered in England under the Act of 1836 in the year 1901. One society gave notice of a change of its place of meeting.

II.—INCORPORATED SOCIETIES.

Three societies, that had formerly been unincorporated, obtained Certificates of Incorporation in the year 1901, viz. :—

COUNTY.	NAME OF SOCIETY.
Cumberland - - -	Carlisle and Cumberland Perpetual Benefit.
„ - - -	Cumberland Benefit.
Durham - - -	Easington Permanent Benefit.

Forty new societies were incorporated in England, viz. :—

COUNTY.	NAME OF SOCIETY.
ENGLAND :	
Derby - - -	Long Eaton and District Economic.
Durham - - -	First Gateshead Economic.
" - - -	Darlington First Economic.
" - - -	Shildons Economic.
" - - -	Jarrow and Hebburn Economic.
" - - -	South Shields Economic.
" - - -	Bishop Auckland Economic.
" - - -	Crook and District Economic.
" - - -	Consett and District Economic.
" - - -	Second Sunderland Economic.
" - - -	First Stockton-on-Tees Economic.
Hants - - -	Aldershot Victoria Permanent.
Kent - - -	Second City of Rochester and General Benefit.
" - - -	North East Kent Mutual.
Leicester - - -	First Leicester Economic.
" - - -	Loughborough and District Economic.
" - - -	Wyvern Permanent.
Lincoln - - -	Boston Tradesmen's Permanent.
" - - -	Twelfth Lincoln and Lincolnshire.
London - - -	New Century Collecting.
" - - -	Eighteenth Rotherhithe Benefit.
Middlesex - - -	Second Harringay and Hornsey.
" - - -	New Southgate and District Permanent.
" - - -	Acton New Century.
" - - -	West Ealing New Century.
Northumberland - - -	Third North Shields, Willington Quay and District Economic.
Notts - - -	Stapleford and Sandiacre Economic.
Staffs - - -	First Wolverhampton Economic.
" - - -	Tipton and District Permanent Benefit.
" - - -	Sedgley and District Permanent.
Surrey - - -	Woking and North-West Surrey Mutual.
Sussex - - -	Fourth Brighton and District Mutual Benefit.
Warwick - - -	Midland Counties Permanent.
Westmorland - - -	Kirkby Stephen and District Economic.
Yorks - - -	First Middlesbrough Economic.
WALES :	
Flint - - -	Summers Permanent Benefit.
Glamorgan - - -	Seventh Swansea Liberal Terminating.
" - - -	Fifteenth Glamorganshire Benefit.
" - - -	Third Morriston Provident.
" - - -	Clydach Permanent Benefit.

It will be observed that 18 of these were "Economic," 8 Terminating, and 14 Permanent.

No new societies were incorporated in Scotland.

Three societies were incorporated in Ireland, viz. :—

124. Londonderry New Century Terminating, 12, Castle Steeet, Londonderry ;
125. Premier Mutual, 7, East Wall, Londonderry ;
126. Guinness Permanent, St. James's Gate, Dublin.

Alterations of Rules.

In England, 84 partial alterations, and 18 complete alterations were registered.

In Scotland, 1 complete alteration, and 5 partial alterations.

In Ireland, 7 partial alterations.

Changes of Name.

Nine societies in England and one in Scotland registered changes of name.

Dissolutions.

In England—

- 47 instruments of dissolution ;
- 23 notices of commencement of dissolution ;
- 97 notices of termination of dissolution ;
- 4 notices of proceedings in winding up ;

total 171 were registered.

In Scotland—

- 3 notices of commencement of dissolution ;
- 6 instruments of dissolution ;
- 5 notices of termination of dissolution ;
- 1 notice of winding up ;
- 2 notices of termination of winding up ;

total 17 were registered.

In Ireland, one society was wound up.

Unions.

In England, 4 societies gave notice of union.

Disputes.

The following six disputes were settled in England :—

Appointment of Solicitor.—By rule 3 of the Society the solicitor shall retain office unless removed by death, fraud, or resignation, or under rule 5 until removed by a vote of three-fourths of the members present or represented at a special general meeting called under and in accordance with rule 20. By rule 5 a director or officer may be removed from office at a special general meeting called for the purpose. By rule 8 William Agnew Fedden, Esquire, was appointed solicitor. By rule 20, 12 members of full age may at any time convene a special general meeting of the Society by giving to the secretary a requisition in writing, signed by them, requiring him to convene the same, and the secretary shall convene the same giving 14 days' notice. Salary of the secretary, solicitor's or surveyor's fees, and all questions affecting the position of the directors or officers, can only be made and dealt with at special general meetings requisitioned and called as above provided. Directors may authorise the secretary to call a special general meeting in the interests of the Society at any time, giving each member seven days' notice. A meeting was held on 17th August 1900, at which a resolution was passed removing Mr. Fedden from office, and another meeting on 27th September appointing Mr. Salisbury in his place. Neither of these meetings was called by requisition, and only seven days' notice was given. Held that the provisions of rule 20 related only to meetings called by requisition, and did not limit the power of the Directors under rule 5 and rule 20 to call a special general meeting for the removal of an officer when the interests of the Society required it. Award that Mr. Fedden was duly removed from office on 17th August, and Mr. Salisbury duly appointed on 27th September, and that Mr. Fedden do deliver to Mr. Salisbury all property of the Society in his possession. To be complied with and conformed to within 14 days.—(*Bishopston District Perfect Thrift Building Society v. Fedden.*)

Hearing, 28th March : award, 7th May.

Appropriation to a Minor.—T. W. W., a minor, was declared entitled to an appropriation. By rule 33 (6) of the Society's rules, any member who may obtain an appropriation shall, if he so desire, be at liberty to forego his claim thereto and may, at any subsequent time, by giving notice, be entitled to receive the first money which shall be collected after the receipt of such notice, but subject to the priority of other members similarly circumstanced, who may have previously given such notice. By rule 11 (2) a member may, subject to the consent of and any conditions imposed by the committee of management, transfer his shares in respect of which an advance shall have been declared. T. W. W. desired to transfer the appropriation to his father, and in the alternative to give notice to forego. Held with regard to the transfer that the course adopted in *Hare v. Great Northern 841st Starr-Bowkett Building Society* (Report of Chief Registrar of Friendly Societies for 1891, p. 38) might be followed ; and with regard to the notice to forego, that the member was entitled to give it.—

(*Whitehead v. Chelsea District Mutual Benefit Building Society.*) Mr. Kedge for Mr. Whitehead.

Hearing, 3rd September 1901 : award, same day.

Redemption.—By the Society's 18th rule, a member may redeem his mortgage at any time on paying the full amount, repayable on his advanced shares and premiums, less 5*l.* per cent. discount on the amount owing at the time of redemption. On 6th May 1900, Arthur Needham paid to the Society 112*l.* 2*s.* 7*d.*, the full amount of principal money, interest, subscriptions, and fines due in respect of his mortgage, and obtained a discharge. He claimed to be entitled to deduct 5*l.* 5*s.* in respect of the 5*l.* per cent. discount, and with regard to so much of the claim against him paid it under protest. By the Society's 12th rule, a member being four weeks in arrears with his repayments, the secretary shall give such member seven days' notice in writing to make such repayments. Three such notices had been sent to Needham. The rule then provides that the member failing to do so, the secretary shall call a special Board meeting. At such meeting the Directors shall call a special general meeting as per rule 20. This rule requires 14 days' notice. At such special general meeting a resolution shall be put and vote taken whether the Society shall foreclose or give the member time, according to the special circumstances of the case. Needham states that no such special general meeting was ever called nor any foreclosure determined on; the Society contend that the Directors and members had decided to foreclose. However that may be, it is clear that as a redemption took place there was no foreclosure; and therefore there can have been nothing in whatever took place to bar the rights of Needham as a redeeming member under rule 1*s.* Award that he is entitled to the 5*l.* 5*s.* claimed. The cost of the Award, 1*l.*, to be paid by the society. The award to be conformed to and complied with within 21 days.—(*Needham v. Grimsby Perfect Thrift Building Society.*)

3rd June 1901.

Redemption.—By rule 29 of the 3rd Woolwich and District 892nd Starr-Bowkett Building Society, "a member desirous of redeeming his mortgage, in any period less than ten years, shall be entitled to do so by repaying the full amount advanced, and premium, less 5*l.* per cent. discount on the amount owing at the time of redemption. On such redemption the subscriptions shall be returned, less working expenses." There is no other provision for redemption, but by rule 30 "any member having redeemed property, and fully subscribed his shares as per rule 6, and being desirous of withdrawing the same instead of waiting for the Society's termination, may by arrangement with the Board of Directors, receive a commuted sum for his interest in the Society, the said sum not to exceed one half of the amount standing to his credit." The Society was registered in 1888. Mr. C. T. Wood took two shares in September 1890, gained an appropriation of 200*l.* by ballot, without premium, in 1892, and redeemed his property on 13th April 1900 by payment under protest of 68*l.*, the balance of the amount advanced, and 20*l.* 10*s.* the full subscription on his shares. He now claimed, under rule 29, 3*l.* 8*s.*, being 5 per cent. on the amount owing, and 54*l.* 2*s.* for return of subscriptions. The Directors were willing to deal with him under rule 30 by allowing 27*l.* 1*s.* for return of subscriptions. They made no claim for working expenses. Held that in the absence of any other rule for redemption Mr. Wood must be held to be entitled to the benefit of rule 29, but that his right to a return of subscriptions must be held to be qualified by the provisions of rule 30. Award for payment to him of 30*l.* 9*s.* on his withdrawing from the Society. To be complied with within one month.—(*Wood v. 3rd Woolwich and District 892nd Starr-Bowkett Building Society.*) Mr. Hughes, M.P., for Mr. Wood; Mr. Walton for the Society.

Hearing, 4th July : award, 5th July 1901.

Dissolution.—By the rules of a terminating Society profits were to be ascertained triennially, and divided among the unappropriated shares then in force. In 1898 rules were made providing for the dissolution of the Society upon the resolution of a meeting, and the meeting was held on the 9th August in that year. Upon dissolution the payment of subscriptions on unappropriated shares was to cease; members giving notice of withdrawal were to be paid out; members not having received an appropriation were to be credited with a bonus; members who had completely repaid their appropriations were to have their subscriptions returned; members who had not completely repaid their appropriations were to have their subscriptions credited to their final instalments; members redeeming might agree with the Directors for a rebate or for the surrender of any unappropriated shares; and when all this was done the remaining assets were to be divided between members who had not given notice of withdrawal, or surrendered their shares, and credited to the final instalments of members who had not repaid their advances. T. had two shares, 394 and 30, upon both of

which advances had been made upon the same property. Shortly after the commencement of the dissolution the advance on share 394 was cleared off by crediting his subscriptions to the final instalments. The advance on share 30 will shortly be cleared off in the same manner. He claims, nevertheless, to be entitled to share in the distribution of the remaining assets. Held that as regards share 394 he is not so entitled, and that as regards share 30 he will not be so entitled unless such distribution takes place before he has repaid the whole amount of the advance. Award as follows :—

"Mr. Edward Fordham Terrey is not entitled to any dividend under s. 8 of rule XXV. of the Society in respect of his share No. 394.

"Mr. Edward Fordham Terrey is entitled in respect of his share No. 30 to be credited with any dividend that may be declared by the Board at any time before he has repaid the whole amount of the advance and premium upon that share.

"The parties to the dispute shall pay their own costs respectively.

"This award shall be complied with and conformed to within three months of the date thereof."—(*Terrey v. Archibald Building Society*.) Mr. Clauson, instructed by Messrs. Savory and Stevens, for the claimant; Mr. Savory for the Society.

Hearing 5th March 1901: award 6th March.

Termination.—The Portsoken Mutual Benefit Building Society is terminating in manner prescribed by its rules. Rule 22 directed that each year one third of the profits should be set aside as a reserve fund, which is not to be distributed till the termination of the Society. Rule 23 directs that at the termination the assets of the Society are to be divided between the holders of shares who shall not have received appropriations. Held that the expression assets included the reserve fund. It was contended on the part of some shareholders who had received appropriations that they were entitled to share in so much of the reserve fund as was created while they continued to be unappropriated shares. Held that this contention could not be supported under the rules. Award for distribution among such of the members only as had not received appropriations.—(*Hyams and Hyman v. Portsoken Mutual Benefit Building Society*.)

Hearing, 18th October 1901; award, same day.

Annual Statements for 1900.

Part II. of my Sixth Report contained an abstract of the accounts furnished by incorporated building societies in the United Kingdom for the official year ending in the year 1900. The return relates to 2,239 societies, as against 2,325 the previous year. The number of members decreased from 551,210 to 544,903. The total receipts for the year decreased from 18,603,393*l.* to 18,146,952*l.*

The amount advanced on mortgage during the year was 8,131,412*l.* 490 societies (of which 207 have since given notices of dissolution) made no advances on mortgage. The 1,541 societies by which advances were made were as follows :—

	£
Halifax Permanent	335,066
Temperance Permanent (London)	318,436
Leeds Permanent	257,997
Birmingham Incorporated	245,654
National Freehold Land and Building (London)	202,634
Bradford Third Equitable	183,854
Woolwich Equitable	155,535
Burnley	153,795
Leicester Permanent	105,400

Total of 9 societies advancing more than 100,000 <i>l.</i> each	1,958,371
Add for 19 " " " " 50,000 <i>l.</i> "	1,215,217
" 40 " " " " 20,000 <i>l.</i> "	1,184,410
" 83 " " " " 10,000 <i>l.</i> "	1,151,902
" 129 " " " " 5,000 <i>l.</i> "	900,597
" 292 " " " " 2,000 <i>l.</i> "	917,697
" 317 " " " " 1,000 <i>l.</i> "	459,449
" 332 " " " " 500 <i>l.</i> "	249,629
" 320 " " not more than 500 <i>l.</i> "	94,140

£8,131,412

The following is a comparative statement of liabilities and assets of incorporated societies in England and Wales for 1899 and 1900 :—

	1900.	1899.	Difference.	
	£	£	£	£
LIABILITIES :—				
To holders of shares - - - -	30,005,199	29,676,014	inc. 329,185	—
To depositors and other creditors -	11,630,581	11,249,862	inc. 380,719	—
Balances of profit - - - -	2,559,328	2,531,869	inc. 27,459	—
£	44,195,108	43,457,745		
ASSETS :—				
Mortgages - - - - -	40,691,262	39,696,112	—	inc. 995,150
Other assets - - - - -	3,244,220	3,407,310	dec. 163,090	—
Balances deficit - - - - -	259,626	354,323	dec. 94,697	—
£	44,195,108	43,457,745	995,150	995,150

It would seem from this that the societies in England and Wales have increased their mortgages during the year by nearly a million sterling, of which 330,000*l.* has been contributed by members, 380,000*l.* by depositors, and the remainder by realisation of other assets ; and that their profit balances are better by 122,000*l.*

In 24 cases the auditors accompanied their certificates with special reports or comments referring to irregularities in the account-keeping or the management of the respective societies. An abstract of these observations is given at pages 124 and 125 of Part II. of my last Report, and is well worthy of consideration.

For Scotland, the Returns of 139 societies are given, as against 136 the previous year. The number of members decreased from 36,831 to 36,075 ; the total receipts increased from 609,248*l.* to 674,343*l.* The liabilities and assets were as follows :—

	1900.	1899.	Difference.	
	£	£	£	£
LIABILITIES :—				
To holders of shares - - - -	1,375,157	1,322,680	inc. 52,477	—
To depositors and other creditors -	279,776	262,959	inc. 16,817	—
Balances of profit - - - -	116,783	112,190	inc. 4,593	—
£	1,771,716	1,697,829	—	—
ASSETS :—				
Mortgages - - - - -	1,605,368	1,547,375	—	inc. 57,993
Other assets - - - - -	165,831	148,851	—	inc. 16,980
Balances deficient - - - - -	517	1,603	dec. 1,086	—
£	1,771,716	1,697,829	74,973	74,973

The societies in Scotland have increased their mortgages by 58,000*l.*, their liabilities to holders of shares by 52,000*l.*, and their profit balances by more than 5,000*l.*

For Ireland, the returns of 69 societies are given, as against 65 the previous year. The number of members returned increased from 15,619 to 15,871, and the amount of receipts returned from 487,909*l.* to 511,143*l.* The liabilities and assets were as follows :—

	1900.	1899.	Difference.	
	£	£	£	£
LIABILITIES :—				
To holders of shares - - - -	735,510	646,720	inc. 88,790	—
To depositors and other creditors -	253,787	235,395	inc. 18,392	—
Balance of profit - - - -	79,526	71,153	inc. 8,373	—
£	1,068,823	953,268	—	—
ASSETS :—				
Mortgages - - - - -	976,232	865,413	—	inc. 110,819
Other assets - - - - -	92,230	87,190	—	inc. 5,040
Balances deficient - - - - -	361	665	dec. 304	—
£	1,068,823	953,268	115,859	115,859

The societies in Ireland have increased their mortgages by 110,000£., their liabilities to shareholders by 88,000£., and their profit balances by 8,000£.

For the whole of the United Kingdom, the liabilities and assets were :—

	1900.	1899.	Difference.	
	£	£	£	£
LIABILITIES :—				
To holders of shares - - - -	32,115,866	31,645,414	inc. 470,452	—
To depositors and other creditors - - - -	12,164,144	11,748,216	inc. 415,928	—
Balances of profit - - - -	2,755,637	2,715,212	inc. 40,425	—
£	47,035,647	46,108,842	—	
ASSETS :—				
Mortgages - - - -	43,272,862	42,108,900	—	inc. 1,163,962
Other assets - - - -	3,502,281	3,643,351	dec. 141,070	—
Balances deficient - - - -	260,504	356,591	dec. 96,087	—
£	47,035,647	46,108,842	1,163,962	1,163,962

It will be observed that in all three parts of the United Kingdom the societies increased their capital, their mortgages, and their profit balances during the year 1900.

It will now be desirable to consider the evidence afforded by the Returns as to the matters required to be stated by the first schedule to the Act of 1894. These are—

Part 1. The aggregate of the present debts in the case of mortgages where the present debt exceeds 5,000£. (not including mortgages where the repayments are upwards of 12 months in arrear, or the property has been upwards of 12 months in the possession of the society).

Part 2. The aggregate of the present amounts included in assets in respect of property of any amount, of which the society has been upwards of 12 months in possession.

Part 3. The aggregate of the present debts in the case of every mortgage of any amount, where the repayments are upwards of 12 months in arrear (not including those accounted for in Part 2).

The three parts may be briefly described, subject to the above-mentioned qualifications, as—

1. Large mortgages.
2. Properties in possession.
3. Mortgages in arrear.

Twenty societies in England and Wales (three more than in 1899) return balances due to them on mortgage securities exceeding 300,000£., and these are accounted for as follows :—

County.	Name of Society.	Total Mortgages.	Large Mortgages.	Mortgages in Possession.	Mortgages in Arrear.	Other Mortgages.
		£	£	£	£	£
York - - -	Leeds Permanent - - - -	1,814,040	134,627	1,684	750	1,676,979
" - - -	Bradford 3rd Equitable - - - -	1,485,323	168,197	—	—	1,322,126
London - - -	Temperance Permanent - - - -	1,240,283	41,021	—	—	1,199,262
York - - -	Halifax Permanent - - - -	1,183,753	432,196	14,900	—	736,657
London - - -	National Freehold Land - - - -	899,613	192,992	3,697	635	702,159
" - - -	Woolwich Equitable - - - -	704,783	8,589	—	2,398	693,796
York - - -	Bradford 2nd Equitable - - - -	702,729	39,650	3,057	—	660,022
Lancaster - - -	Burnley - - - -	694,905	143,787	38,135	1,764	511,219
Warwick - - -	Birmingham Incorporated - - - -	601,288	—	—	—	601,288
Leicester - - -	Leicester Permanent - - - -	567,757	35,718	1,120	1,954	528,965
York - - -	Leeds Provincial - - - -	504,121	35,031	13,258	301	455,531
London - - -	4th City Mutual - - - -	446,200	—	8,731	2,497	434,972
Stafford - - -	Leek and Moorlands - - - -	422,761	79,791	—	—	342,970
Cumberland - - -	Cumberland Co-operative - - - -	404,898	47,259	120,237	1,082	236,320
Northumberland - - -	Northern Counties - - - -	340,660	25,065	4,608	—	310,987
Glamorgan - - -	Principality - - - -	334,119	—	—	136	333,983
Lancaster - - -	Liverpool Investment - - - -	314,044	49,429	40,762	—	223,853
Gloucester - - -	Cheltenham and Gloucestershire - - - -	312,426	—	—	—	312,426
London - - -	Hearts of Oak - - - -	307,174	—	129	—	307,045
York - - -	Huddersfield Equitable - - - -	306,696	—	—	—	306,696
Total of 20 larger societies - - - -		13,587,473	1,428,352	250,318	11,517	11,897,286
Total of 2,011 smaller societies - - - -		27,103,789	658,851	2,686,738	185,028	23,573,172
Total of 2,031 societies - - - -		40,691,262	2,087,203	2,937,056	196,545	35,470,458

The following is a comparison of the foregoing Return with that for 1899 :—

	20 Larger Societies.				Smaller Societies.				Total.			
	1899.		1900.		1899.		1900.		1899.		1900.	
	Amount.	Per Cent.	Amount.	Per Cent.	Amount.	Per Cent.	Amount.	Per Cent.	Amount.	Per Cent.	Amount.	Per Cent.
Large Mortgages.	£ 1,451,218	11	£ 1,428,352	10½	£ 637,848	2	£ 658,851	3	£ 2,089,066	5	£ 2,087,203	5·1
Properties in Possession.	327,967	3	250,318	2	3,022,023	11	2,686,738	10	3,359,990	8	2,937,056	7·2
Mortgages in Arrear.	25,731	—	11,517	—	181,755	1	185,028	1	207,486	1	196,545	0·5
Other Mortgages.	11,277,808	86	11,897,286	87½	22,761,762	86	23,573,172	87	34,039,570	86	35,470,458	87·2
Total	13,082,724	100	13,587,473	100	26,613,388	100	27,103,789	100	39,696,112	100	40,691,262	100·0

From this it appears that, while the aggregate mortgage balances increased by 995,150*l.*, the properties in possession and mortgages in arrear diminished by 433,875*l.*, or more than 12 per cent.

For Scotland, the information afforded by the Schedules is as follows :—

COUNTY.	Number of Returns.	Number having no Schedule.	Number having Large Mortgages.	Number having Properties in Possession.	Number having Mortgages in Arrear.	Part I.	Part II.	Part III.	Other Mortgages.
Aberdeen	11	8	—	3	—	£	£ 1,224	£	£ 47,625
Argyle	1	1	—	—	—	—	—	—	—
Ayr	9	8	—	—	1	—	—	115	13,571
Banff	2	1	—	1	—	—	441	—	29,293
Clackmannan	1	1	—	—	—	—	—	—	—
Dumbarton	4	4	—	—	—	—	—	—	—
Dumfries	2	2	—	—	—	—	—	—	—
Edinburgh	13	9	1	4	1	5,568	6,999	731	125,348
Elgin	2	1	—	1	—	—	300	—	4,545
Fife	14	11	1	3	1	7,500	21,868	380	77,015
Forfar	12	7	—	1	4	—	12,552	541	77,534
Inverness	1	—	—	—	1	—	—	1,278	6,372
Lanark	35	28	—	6	1	—	11,202	596	117,786
Linlithgow	3	2	—	1	—	—	305	—	—
Nairn	1	1	—	—	—	—	—	—	—
Peebles	1	—	—	1	—	—	1,623	—	13,798
Perth	3	3	—	—	—	—	—	—	—
Renfrew	9	8	1	—	—	7,575	—	—	45,202
Roxburgh	1	1	—	—	—	—	—	—	—
Selkirk	3	1	—	1	1	—	216	1,265	65,531
Stirling	10	9	—	—	1	—	—	699	3,197
Wigtown	1	1	—	—	—	—	—	—	—
	139	107	8	22	11	20,643	56,730	5,605	627,717

From this it appears that 107 societies, having 894,673*l.* mortgages, have none in the condition requiring them to be scheduled; while of the remaining 32 societies, having 710,695*l.* mortgages, 3 per cent. are of large amount, 8 per cent. over 12 months in possession, 1 per cent. over 12 months in arrear, and 88 per cent. unaffected by these conditions.

For Ireland, the returns give the following information :—

COUNTY.	Number of Returns.	Number having no Schedule.	Number having Large Mortgages.	Number having Properties in Possession.	Number having Mortgages in Arrear.	Part I.	Part II.	Part III.	Other Mortgages.
Antrim	32	27	—	3	3	£	£ 5,575	£ 444	£ 43,182
Cork	4	2	—	1	1	—	352	377	28,287
Dublin	14	10	1	3	3	5,165	11,019	2,582	266,889
Londonderry	16	11	—	—	5	—	—	8,044	62,477
Louth	2	2	—	—	—	—	—	—	—
Tyrone	1	1	—	—	—	—	—	—	—
	69	53	1	7	12	5,165	16,946	11,417	400,835

From this it appears that 53 societies, having 541,839*l.* on mortgage, have no large mortgages, nor any in possession or in arrear; and the remaining 16 societies, having 434,393*l.* on mortgage, have 4 per cent. of these mortgages in possession, 3 per cent. in arrear, and 93 per cent. (of which 1 per cent. are large) free of these conditions.

The total for incorporated societies in the United Kingdom is—

	£	
Large mortgages - - - - -	2,113,011	(5 per cent.)
Properties in possession - - - - -	3,010,732	(7 per cent.)
Mortgages in arrear - - - - -	213,597	
Other mortgages - - - - -	37,935,522	(88 per cent.)
Total mortgages - - - - -	<u>43,272,862</u>	

The properties in possession have diminished in four years from 14 per cent. to 7 per cent., and the unscheduled mortgages have increased from 80 per cent. to 88 per cent. In other words, in the four years 1897–1900, the properties in possession and in arrear have been reduced from 6,127,434*l.* to 3,224,329*l.*, a reduction of more than 47 per cent.

Removals of Office.

Notices of removal were received and registered from 47 societies in England, 9 in Scotland, and 6 in Ireland.

Prosecutions.

During the year, the names of 147 societies were furnished to the Secretary of State as having failed to make the annual statement of accounts required by law, and authority was duly given to take proceedings against them. The intimation of this to the societies led in nearly every case to the Returns being made, and actual prosecutions took place in the following four cases only :—

COUNTY.	No.	NAME.	Fine and Costs.
Kent - - -	84	2nd Tunbridge Wells and District 554th Starr-Bowkett Building Society.	£ s. d. 2 2 0
York - - -	291	Eastern Permanent Benefit Building Society - - -	24 4 0
Carnarvon -	72	Llandinorwic Permanent Benefit Building Society - -	3 3 0
" - - -	93	Carnarvon and District Perfect Thrift Building Society -	3 3 0

(84 Kent.) 2nd Tunbridge Wells and District 554th Starr-Bowkett Building Society of Tunbridge Wells.—The financial year of this Society terminated on 30th November, and the return should therefore have been furnished at latest by 30th February. This was the fifth consecutive year the Return had not been sent at the proper time, and no reply being received to the letter advising the officers that steps would be taken to enforce the penalties, enquiries were made, and an information laid against the Society, and D. G. Cornwell, the Secretary, and a member of the committee of the Society. The matter was then taken up by the committee, who said they were prepared to see to the strict compliance with the Act in the future, and asked in the interest of the Society that process might be withdrawn.

On the Return being sent in, and the costs paid, this was done.

(291 York.) Eastern Permanent Benefit Building Society of Kingston-upon-Hull.—The financial year of this Society terminated at 30th June. The statement under section 40 was received for the year ending 30th June 1898. When the following statement became due, notice was sent to the Society, and their solicitor wrote that the members had, at a meeting on 19th December 1899, decided on dissolution, and that the Instrument under the Act would be at once filed, and this was done, the trustee under the Deed being Mr. Christopher Askew. It was pointed out that under

section 11 of the Act of 1894, the annual statement was required to be sent in during dissolution, and the solicitor wrote for time on the ground of the difficulty of audit. In consequence of the change in the executive, and the difficulty urged by the solicitor, proceedings were not taken at that time. For the year ending June 1900 certain MS. audits were sent in, but these were returned as not being in the prescribed form or signed in accordance with the Act. In 1901, the statements being still outstanding, the case was investigated and informations in support of summons for failure to furnish the Returns for the years ending 30th June 1900 and 1901 were laid against the trustee, Christopher Askew, and the Society. The case came before Mr. Hay Halkett, the Stipendiary at Hull, on 3rd December. Mr. G. Dudley Barlow appeared for the prosecution, and Mr. Chilman for the defendant. The principal contention for the defence was that section 9 of the Act did not apply to societies in process of dissolution so far as to make them subject to section 40 of the Act of 1874, because section 11 provided in terms for a particular Return to be made by societies on the completion of dissolution. This point had not been taken before as the correspondence showed. The magistrate convicted the trustee, and fined him 10*l.* on each summons and 4*l.* 4*s.* special costs, or 24*l.* 4*s.* in all.

The defendant gave notice of appeal, and a special case was drafted, but the necessary recognizances were not entered into, and the defendant afterwards gave notice that he did not intend to proceed with the appeal, and at the same time stated he would furnish the Returns. An annual statement for the year ending 30th June 1899 had been forwarded after process was issued, being received at the Central Office on the 30th November 1901.

From the comparison of the figures disclosed by this account and those given in the Instrument of Dissolution, the Registrar considered it a proper case for the appointment of an inspector under section 5 of the Act of 1894. After the inspection the Returns to date were received.

(93 Carnarvon.) Carnarvon and District Perfect Thrift Building Society of Carnarvon.—The accounts of this Society were made up to 31st January, and the annual statement should, therefore, have been furnished by 30th April. In July the case was reported, and on 28th August information was laid in support of process. The 1900 statement had been returned for correction and not sent back, although repeated application had been made for it, and the Society had not furnished the Return within the statutory period for five years. The question was brought before the Directors, and an undertaking given by them to furnish the Returns and to see that there was no neglect in the future. In these circumstances the informations were not proceeded with, the defendant paying the sum of 3*l.* 3*s.* in respect of costs.

(72 Carnarvon.) Llandinorwic Permanent Benefit Building Society of Glandwr.—The financial year of this Society terminated 31st March. At the end of August 1901 no accounts had been received for the years 1900 or 1901, and informations were laid in support of process. This case was similar to the one above referred to (93 Carnarvon), and there was the extenuating fact that the secretary was paralysed, and that the work was being done by his son as assistant. On compliance with the Act, and on payment of 3*l.* 3*s.* costs, process was withdrawn.

Inspections.

By section 5 of the Act of 1894 the Registrar is empowered, with the consent of the Secretary of State, to appoint an inspector to examine into and report upon the affairs of a society, where the society has, for two months after notice, failed to make any return required by the Act or failed to correct or complete any such return.

Two inspections have been held in England under this authority since the date of my last report. The first was into the affairs of the First Whitehaven Peers Economic Building Society, which had failed to correct a return after the requisite notice, when Mr. J. Jackson Saint, accountant, of Carlisle, was appointed inspector. His report is given in the Appendix to this part. The Registrar directed the expenses of inspection to be paid out of the funds of the Society.

The second, as already mentioned, was into the affairs of the Eastern Permanent Benefit Building Society, Hull, which had failed to make a return after the requisite notice, when Mr. G. Dudley Barlow, the solicitor attached to this office, was appointed inspector. His report is also given in the Appendix. The Registrar directed the expenses of the inspection to be paid jointly and severally by the officers concerned.

In two other cases, the requisite two months' notice was given to found proceedings under this section, but the societies complied with the requirements of the Act in the meantime. They were the 2nd Sale and Ashton-on-Mersey Economic Building Society and the Birkenhead Model Building Society.

Termination of Dissolution.

By section 11 of the Act of 1894, the liquidators, trustees, or other persons conducting the dissolution of a society are required, within 28 days after the termination of the dissolution, to send to the Registrar an account and balance sheet, signed and certified by them as correct, showing the assets and liabilities of the society at the commencement of the dissolution, and the mode in which those assets and liabilities have been applied and discharged.

Part II. of my last Report furnished information as to the societies which had given notice in 1900 of termination of dissolution, and their final statements of results. Of 98 such societies (of which 69 were terminating) 92 furnished the required statements.

Out of 309,045*l.* due to shareholders, 288,915*l.* has been paid.

The assets, which were estimated when the dissolutions commenced to be worth 328,914*l.*, realised 331,425*l.*; and the expenses of dissolution amounted to 18,290*l.*

The aggregate result of these dissolutions is that creditors have been paid in full, and shareholders 18*s.* 8*d.* in the *£*; and that the expenses of dissolution have been 5½ per cent. of the amount realised.

These results are in all respects more satisfactory than those of any previous return.

Law Cases.

On page 16 of my last Report, I referred to the judgment of Mr. Justice Joyce in the case of *Thurstan v. Nottingham Permanent Benefit Building Society*. That judgment has since been varied by the Court of Appeal. The following is an extract from the judgment of the Lords Justices:—

December 2nd.—WILLIAMS, L. J.—I cannot agree with the conclusion at which Joyce, J. has arrived in its entirety. I think that the mortgage deed is void and not binding on the plaintiff. It seems clearly to come within section 1 of the Infants Relief Act, 1874, as being a contract “for the repayment of money lent”; and I cannot regard the transaction of the purchase of the land and the advance of the money for building as all one transaction. The transaction of the purchase was a transaction between the vendor and Mrs. Thurstan, whereas the transaction of the advance of the money was between the building society and Mrs. Thurstan. The former transaction was voidable, and Mrs. Thurstan has affirmed it. The latter was void so far as the contract to repay is concerned. I think that the advances of money for building stand on a different footing from the 250*l.* paid by the building society for the purchase of the land and the expenses of conveyance. The money advanced for building was simply money lent, and the society has no security except the mortgage, which, in my judgment, is void as a contract for repayment of money lent; whereas in the transaction of purchase the society acted as the agents of Mrs. Thurstan to carry through the purchase for her by paying the purchase money and obtaining a conveyance to her. In my opinion, Mrs. Thurstan could not adopt the act of her agents and claim to have the title deeds and conveyance handed over to her by the building society without paying to them the purchase money which they paid to obtain the conveyance; and I think that, without any contract to that effect, the society have a lien or charge on the title deeds and conveyance for the money which they paid to obtain the property, which Mrs. Thurstan now claims. If Mrs. Thurstan adopts the acts done by the society, she must discharge the cost and indemnify the society against the same. I thought during the argument that the only security which the building society held for the 250*l.* which they had paid for purchase money was the lien on and right to retain the title deeds and conveyance until the money had been repaid; but I am satisfied now, after discussing the matter with my brethren, that the society, having paid off the vendor, have a right to the remedies of the vendor—have a right, that is, to enforce the vendor's lien. It is true that the society were not the vendors, but, having paid off the vendor, the society, as against the purchaser, stand in the place of the vendor. It follows, in my judgment, that the plaintiff is entitled to a declaration that the mortgage deed is void and not binding on her, and is entitled to

delivery up of the same and to have it cancelled, but is not entitled to have the title deeds given up discharged from any lien or charge of the society unless and until she pays to the society the purchase money which the society paid for the land. I think, moreover, that the society, the defendants, are entitled to have a declaration that they have a lien or charge on the land for the amount of the said purchase money and expenses, and that, so far as is necessary, the plaintiff is trustee for them of the land conveyed to her. The only other matter with which I have to deal is an argument put forward on behalf of the defendants that section 38 of the Building Societies Act, 1874, which enables minors to become members of these societies, validates contracts by them to repay moneys which are lent to them by the society. I cannot agree. On this point I take the same view as Joyce, J. The section only validates the contract of membership. Borrowing money is not the necessary consequence of membership. In fact, the majority of members do not borrow of the society. The society can only make advances on the security of a land mortgage; and I think it would be straining section 38 very much to hold that it authorised an infant to raise money on mortgage of his land. It only remains to deal with costs. I think each party should bear his own costs of this appeal and below.

ROMER, L. J.—The first question is, whether the Building Societies Act of 1874 enables a minor, by becoming a member of a building society, to borrow money by means of advances on mortgage of his property. I do not think it does. As pointed out by my Lord, though the Act enables a minor to become a member, it has not in terms authorised his borrowing while under 21 years of age, and it is not a necessary part of a member's position that he should have advances or mortgage his property. Many members never want advances, and many others, even if they desired advances, could not obtain them, by reason of having no sufficient property to give as security. A minor, who cannot legally contract for a loan, or mortgage his estate, is in no worse position than the members I have last mentioned. And to hold that the Building Societies Act has given a minor general power in the shape of advances to borrow, and to mortgage his estates, would practically to a great extent destroy the protection intended to be given to infants by the Infants Relief Act, 1874. A building society is not bound to see to the application of its advances by the members advanced. All it need look to is the sufficiency of the security. And if the Building Societies Act authorised any infant to take advances, and mortgage his or her estates for the amount advanced, then every infant with an estate might borrow to the extent of that estate as a security, by merely joining a building society. I do not think the Building Societies Act has authorised this, or has the effect contended for by the defendant society. The case then has to be considered according to ordinary principles regulating dealings by infants. Now to the extent to which the money advanced by the defendant society went to complete the purchase by the plaintiff, I agree with Joyce, J. in thinking that the plaintiff cannot affirm the purchase and repudiate the advance. But for that advance the vendor would have had a vendor's lien on the estate purchased for the amount, and to that extent I think the defendant society can stand in the shoes of the vendor. But beyond this I do not think we can go with the judgment in the court below. . . . But I do not think it would be right to insist upon the plaintiff being at once let into possession, as the defendant society ought to have time to consider its position, and to apply for a receiver if so advised. There should, therefore, only be liberty reserved for the plaintiff to apply for possession. No further relief can be granted in this action.

COZENS-HARDY, L. J.—I agree.
—86. L.T. 37.

III.—GENERAL SUMMARY.

The following is a General Summary of the Returns received from incorporated and unincorporated Building Societies in the United Kingdom for 1900 :—

	England.	Scotland.	Ireland.	United Kingdom.
Total number of societies - - - - -	2,146	140	94	2,380
Number making returns - - - - -	2,099	139	69	2,307
Number of members - - - - -	546,383	36,075	15,871	598,329
	£	£	£	£
Receipts during financial year - - - - -	36,585,776	674,343	511,143	37,771,262
LIABILITIES.				
To holders of shares - - - - -	33,591,232	1,375,157	735,510	35,701,899
To depositors and other creditors - - - - -	21,342,641	279,776	253,787	21,876,204
Undivided profit - - - - -	3,322,266	116,783	79,526	3,518,575
TOTAL - - - - -	58,256,139	1,771,716	1,068,823	61,096,678
ASSETS.				
Balance due on mortgage - - - - -	44,036,043	1,605,368	976,232	46,617,643
Other assets - - - - -	13,959,876	165,831	92,230	14,217,937
Balance deficit - - - - -	260,220	517	361	261,098
TOTAL - - - - -	58,256,139	1,771,716	1,068,823	61,096,678
Large mortgages - - - - -	2,122,445	20,643	5,165	2,148,253
Properties in possession - - - - -	3,048,015	56,730	16,946	3,121,691
Mortgages in arrear - - - - -	203,743	5,605	11,447	220,795

As compared with the previous year, there are shown—

	£	£
An increase in liabilities to shareholders of	- 595,695	—
A decrease in „ depositors „	- —	704,157
An increase in undivided profits „	- 71,455	—
„ balances due on mortgage „	- —	1,064,224
A decrease in other assets „	- 1,005,152	—
„ balances of deficit „	- 96,079	—
	£1,768,381	£1,768,381

Omitting, as before, the one unincorporated society which, by the large and peculiar character of its business, stands apart from ordinary Building Societies, the

net result of the working of the other 2,306 societies in the year 1900 was an increase of the mortgages by 1,283,004*l.*, divided as follows :—

								£
Contributions of members	-	-	-	-	-	-	-	582,705
Borrowed money	-	-	-	-	-	-	-	412,391
Realisation of assets	-	-	-	-	-	-	-	141,243
Profit balances	-	-	-	-	-	-	-	146,665
								<hr/>
								£1,283,004
								<hr/>

Having regard to this, and to the diminution of the properties in possession and mortgages in arrear during the year by 434,668*l.*, it may be inferred from these Returns that substantial progress was made during the year 1900 towards the re-establishment of public confidence in Building Societies generally.

28, Abingdon Street, S.W.,
28th February 1902.

E. W. Brabrook,
Chief Registrar of Friendly Societies.

APPENDIX

REPORTS OF INSPECTORS.

1. FIRST WHITEHAVEN PEERS ECONOMIC BUILDING SOCIETY. 46, Cumberland.

DEAR SIR,

39, Lowther Street, Carlisle, April 11, 1901.

I beg to report that in accordance with my appointment as Inspector, dated 25th February last, I opened the inspection here on Monday the 18th March, and held an adjourned inspection on Monday April 1st.

The first sitting was attended by Mr. T. Brackenridge, a director, and Mr. Henry Burns, the secretary, and the adjourned sitting was attended by both these gentlemen, accompanied by Mr. William Franks, the auditor.

I confined my attention mainly to the point at issue, i.e., the prospective premiums, and I find that during the year ending 6th January 1900 the under-mentioned advances were made :—

Registered No.	Name.	Cash Advanced.	Premium.	Total Advance.	Amount of Valuation of Security by Society's Valuer, made prior to Advance.
261	J. Ramsey -	£ 200	£ —	£ 200	200£.
47	J. Matthews -	80	20	100	No valuation made ; this being a further advance on property previously mortgaged for 200£. largely paid off.
387	W. R. Kelly -	360	90	450	380£.
		640	110	750	

During the 11 years the Society has been operating, the valuations in respect to the 22 properties held in mortgage are as under :—

In 7 cases the valuation was below the amount of the total advance.

„ 8 „ „ equal to „ „

„ 7 „ „ above „ „

I further found that during the year ending January 6th, 1900, the 110£. premiums obtained was disposed of as follows :—

£	s.	d.	
14	2	3	Used up for working expenses.
69	15	0	Declared as bonus.
26	2	9	Carried forward to next year.
110	0	0	

I pointed out the inconsistencies in the arguments used by the Society, and explained the law as to prospective interest, and informed the Society that they had no grounds whatever for non-compliance with the requirements specified on Form A.R. 9.

All the three representatives present expressed themselves as anxious to comply with the requirements, but the difficulty was that the prospective interest is included in the mortgages, and if prospective interest is deducted, the aggregate amount stated as mortgage debt will be less than shown by the deeds. They would like a suggestion made to get over this difficulty.

I return the correspondence and accounts herewith.

E. W. Brabrook, Esquire,
Registrar of Friendly Societies,
28, Abingdon Street, London, S.W.

Yours faithfully,
J JACKSON SAINT, *Inspector.*

DEAR SIR,

39, Lowther Street, Carlisle, April 15, 1901.

re First Whitehaven Peers Economic Building Society.

Yours of the 13th inst. I quite agree with you that if there be an amount stated as mortgage debt, that statement is not relevant to the account and statement prepared under section 40 of the Building Societies Act, 1874, and, of course, I informed the gentlemen who were here to that effect.

I am, Yours faithfully,

E. W. Brabrook, Esquire,
28, Abingdon Street, Westminster, S.W.

J. JACKSON SAINT.

2. EASTERN PERMANENT BENEFIT BUILDING SOCIETY. 291, Yorks.

To the Registrar of Building Societies.

I have the honour to report to you the result of my inspection under section 5 of the Building Societies Act, 1894, into the affairs of the above-named Society.

I refer to my appointment dated the 20th day of January 1902, bearing the Seal of the Central Office for registry of Friendly Societies as provided in the Building Societies Regulations, 1895.

I refer to the letter of the Secretary of State dated 13th day of January 1902 giving his consent to the exercise by yourself of the powers given by the section in the case of the above-named Society.

The ground of such inspection was that given in sub-section (5) (a) of the 5th section before referred to, viz., that the Society had for two months after notice failed to make a Return required by the Building Societies Acts.

I refer to the rules of the said Society, which were certified under the provisions of 6 and 7 William IV., Chap. 32, on the 31st May 1870, Register No. 291, Yorks; certain amendments, dated respectively 4th October 1874, 29th September 1875, 25th June 1884, 27th October 1887, 14th December 1896, and to the Certificate of Incorporation under the Building Societies Act, 1874 bearing date 27th June 1896.

The registered office of the Society is situated at 3, Junction Place, Kingston-upon-Hull.

I appointed Tuesday, 4th day of February, at the Station Hotel, Hull, for the commencement of the inspection, and I caused advertisements to be inserted in the local press in the following terms :—

EASTERN PERMANENT BENEFIT BUILDING SOCIETY.

Notice is hereby given that George Dudley Barlow, Esquire, has been appointed by the Registrar of Friendly Societies an inspector to examine into the affairs of the above-mentioned Society pursuant to section 5 of the Building Societies Act, 1894. Such inspection will commence on Tuesday, 4th day of February next, at 11 o'clock, and will be held at the Station Hotel, Kingston-upon-Hull.

Any member or person interested desiring to give information or to attend the meeting should write to the Inspector, Registry of Friendly Societies, 28, Abingdon Street, Westminster, S.W.

I also caused formal notice under sub-section (3) of section 5 to be served upon Thomas Askew, the trustee, requiring him to attend and produce all the books, accounts, securities, and documents of the Society in his possession, custody, or power; and similar notices were served upon John William Chilman, the solicitor to the Society; John Edward Walker, the auditor; and James J. Adamson, the late secretary.

On the production of the books the names of the former directors were obtained, and notices to attend were served upon the following :—

C. S. Evington.
William Johnson.
G. E. Selby.
A. Strong.

Mr. D. E. Maxwell, the remaining director, had removed to Dundee, and his attendance was not secured.

I opened my inspection at the time and place before referred to, and proceeded with it the two following days, 5th and 6th February.

The following officers and members were present :—

Mr. Christopher Askew, the trustee, represented by Mr. John William Chilman, who was also present as solicitor to the Society;
Mr. John Edward Walker, the auditor, with his solicitor, Mr. Haggett Colbeck;
Mr. James J. Adamson, the late secretary, with his solicitor, Mr. Thomas Butler Redfearn;
Mr. George Hobson, shareholder, represented by his solicitor, Mr. Fearnley F. Ayre;
Mr. Robert Hodgson, of Westgate, Hornsea (shareholder); and
Mrs. Annie Gillis, of Delapole House, Drypole Hall (shareholder).

On the last day Messrs. C. S. Evington, William Johnson, G. E. Selby, and A. Strong were present.

I examined, on oath, the following witnesses :—

Christopher Askew, trustee under the Instrument of Dissolution;
John Edward Walker, the auditor;
J. W. Chilman, the solicitor;
Messrs. C. S. Evington,
William Johnson,
G. E. Selby, and
A. Strong, directors; and
Mr. Robert Hodgson, a shareholder.

In the circumstances disclosed by the investigation I did not call upon the late secretary to give evidence.

After opening the inquiry, Mr. Chilman, on behalf of the trustee, objected to the validity of my appointment on the ground that being in process of dissolution the provisions of the Building

Societies Acts did not apply, and further, as solicitor to the Society, he submitted he was not compelled to give evidence, not being an officer, member, agent, or servant of the said Society in relation to its business within the wording of sub-section 3 of section 5 before referred to.

Written protests were handed in from these officers, and one in the same terms on behalf of Mr. J. E. Walker.

Three statements of account were also handed in on behalf of the trustee, with a letter from Mr. Chilman, but the accounts were not signed by auditors, and were afterwards withdrawn.

Mr. Chilman endeavoured to obtain from me a direction as to the manner of the appointment of auditors in the present position of the Society, but I did not consider myself authorised in giving it.

The witnesses were prepared to give evidence, subject to their written protests, and the investigation therefore proceeded.

The Return, the failure to send which was the ground of my appointment, was the annual statement required to be furnished under section 40 of the Building Societies Act, 1874, as amended by the Act of 1894.

The last Return received under this section, until the one subsequently referred to, was for the year ending 30th June 1898.

In respect of the year 1899 an Instrument of Dissolution, signed by a competent number of members and by the trustee, and sealed with the Society's seal dated 19th December 1899, was registered pursuant to section 32 of the Building Societies Act, 1874, on the 15th February 1900.

This instrument, in paragraph 1, set out the liabilities and assets as at the 19th December 1899 as follows:—

LIABILITIES.			ASSETS.		
	£	s. d.		£	s. d.
To amount due in respect of share capital and interest -	4,109	8 9	By amount due in respect of securities -	6,287	10 0
To amount due in respect of deposits and interest -	1,599	17 3	By amount in bank -	131	14 0
To amount of suspense account -	709	18 10			
	<u>£6,419</u>	<u>4 10</u>		<u>£6,419</u>	<u>4 10</u>

The number of members was stated to be 70. The number of shares 140½.

Under paragraph 5 of the deed, Christopher Askew, of Commercial Road, in the City and County of Kingston-upon-Hull, shipping manager, was appointed trustee for the special purpose of the dissolution, with a certain remuneration.

Paragraph 6 provided that the trustee should call a meeting of the members of the Society at the end of each year during the continuance of the dissolution.

I found that no meeting of shareholders had been held, but in May 1901 a circular had been issued by the trustee which will be referred to below.

I understand it was only after repeated application on your behalf, and after proceedings had been taken to recover the statutory penalties, that the annual statement for the year ending 30th June 1899 was received on or about 30th November 1901.

This account gave the liabilities and assets at 30th June 1899 as follows:—

LIABILITIES.			ASSETS.		
	£	s. d.		£	s. d.
Ordinary shares -	4,109	8 9	By balance due on mortgage securities -	378	17 7
To depositors and other creditors	2,107	4 5	Other assets -	38	0 0
Suspense account	709	18 10	Cash at bankers -	507	7 0
	<u>£6,926</u>	<u>12 0</u>	Cash in hands of late secretary -	6,002	7 5
				<u>£6,926</u>	<u>12 0</u>

From the figures given in the Instrument of Dissolution for 19th December 1899 and those disclosed in the annual statement made up to 30th June 1899 showed a variation which on the face of them required explanation.

Beginning with the annual statement for 1896, this was audited by three members of the Society, Mr. George E. Selby, who was also one of the directors, and Messrs. D. Maxwell and G. W. Farrow, two members of the Society, and the certificate was signed by them, certifying that they had each of them actually inspected the 20 mortgage deeds and other securities belonging to the Society.

The certificate at the foot of the annual statement for the year ending June 1897 purported to be that of Mr. John Edward Walker, but when I put this document to him he stated on oath that it was not his signature; that he had not authorised its being attached to the balance sheet in question, and that the mortgage deeds had not been produced to him in accordance with the terms of the certificate and the same applies to the annual statement for the year ending June 1898, his name being again improperly applied to the certificate.

The form of the certificate is the one at the foot of the form prescribed by the chief registrar with the approval of the Secretary of State, pursuant to Section 2 of the Building Societies Act, 1894.

The annual meeting of 1898 was held on the 11th October, and in the following December it came to the knowledge of Mr. Walker, the auditor, that the meeting had been held. He ascertained that the balance sheet had been presented with his name as auditor, and he then informed the

secretary, J. J. Adamson, that he should report the matter to the directors, unless the deeds were at once produced.

The deeds were not produced by the secretary, and he therefore communicated with Mr. Askew, the chairman, and on the 3rd January 1899, as a result of such communication, certain deeds were produced.

At that time there should have been, according to the books, 15 deeds in the possession of the Society. There were, in fact, only seven, two of which had been paid off in 1898.

The mortgages produced should have been to the value of 6,083*l.* 13*s.* 10*d.*, while those found to be in the possession of the Society represented 1,082*l.* 15*s.* 8*d.* only.

The following is a list of the eight properties in respect of which the deeds were missing.

No.	Name.	Amount included in 1898 Balance Sheet as then value of Mortgages of which Deeds were missing.	Remarks.
		£ s. d.	
1497	Hearfield, J. G.	314 18 8	Redeemed.
1554	Maw, Alfred	329 16 11	Redeemed about June 1896.
	Coggan	632 19 10	Redeemed December 19th, 1889.
3303	Doughty, G.	723 18 6	Redeemed about 1890.
1686	Brown, George	738 5 6	Redeemed 29th December 1892.
F. 65	Glossop, Mrs.	385 16 1	Released, Minute Book, July 15th, 1897.
	McDonald or J. J. Adamson, Grove Street property.	901 1 11	Redeemed 29th March 1894.
1039	Louth property	724 4 9	Property sold May 18th, 1898, for 800 <i>l.</i> ; 80 <i>l.</i> deposit accounted for.
		£ 4,751 2 2	

The balancing item is a sum of 249*l.* 16*s.* lost on securities realised.

The figures in the above list are made out up to the 30th June 1898, as, according to the books, these properties had not been redeemed or sold, and the periodical repayments were credited to the different accounts.

The dates of redemption or sale where the property was in possession has been obtained from the minute book or from information supplied by the secretary or solicitor.

Taking the first mortgage, No. 1497, of G. Hearfield, 314*l.* 18*s.* 8*d.*, there was no entry in the books to show at what date this had been redeemed, although the accountant, in his evidence, stated the secretary had admitted its being paid off. No explanation was given by him why the redemption money was not passed through the books.

No. 1554. Alfred Maw. The auditor was informed, he thought, by the secretary that this mortgage was paid off about June 1896. There was no entry in the books of the repayment, and it appears there as a live mortgage.

No. . Coggan. Entry in minute book, 19th December 1889, of resolution giving authority to recovery. Being an open account in the books, the entries show the amount reduced by repayment to deficit, as at 30th June 1898, of 632*l.* 19*s.* 10*d.*

No. 3003. G. Doughty, 723*l.* 18*s.* 6*d.* The auditor stated this was paid off about 1890. He thought it was the solicitor who gave him the date. The account in the books showed the mortgage to be still existing.

No. 1686. George Brown, 738*l.* 5*s.* 6*d.* Entry in minute book, 29th December 1892, stating secretary reported application for repayment, and that the amount due to the Society was 1,009*l.* The trustees were authorised to execute release. Being an open account, entries in books showed amount reduced by repayment to present deficit of 738*l.* 5*s.* 6*d.*

No. F. 65. Mrs. Glossop, 385*l.* 16*s.* 1*d.* By minute book, 15th July 1897, secretary reported term of repayment expired, and that all repayments had been made, and asked for resolution authorising release of deeds, which was passed. The balance then due was 427*l.*, which is now reduced to present deficit of 385*l.* 16*s.* 1*d.*

No. . MacDonald or J. J. Adamson, Grove Street property. This property appears to have been one in possession belonging to the Society, but to have been held in trust for the Society under a secret deed, and that Mr. Evington, the director, was the surviving trustee. In the minute book of the 29th March 1894 a resolution is carried authorising the trustee to execute a conveyance of the property on payment of purchase money.

It appears there was a contract for sale to a builder of the name of MacDonald, that he was unable to complete, and that the property was taken over by the secretary. The value of this property is given at 901*l.* 1*s.* 11*d.* There is no entry in the books of the payment of any purchase money. It was stated that a portion of this property, remaining unsold, was comprised in the securities handed over by the secretary which will be referred to below.

No. 1039. Louth Property. The accountant stated that he was informed by the secretary or solicitor that this property was sold on the 18th May 1898 for 800*l.*; 80*l.* was passed through the books as deposit money received by the Society about the 22nd April 1898. No entry in the books of the balance due to the Society. The property was sold to a Mr. Charles Ward.

It will be observed that the above figures are made out to 30th June 1898, the date of the end of the financial year preceding the disclosure.

In addition to the deficiency in respect of the mortgage securities, it was found that deposits to the amount of 1,200*l.*, which, according to the books and accounts produced by the secretary, had been repaid to the members, had not been so repaid, and the scrip was still held by the depositors.

The following is a list of the names of these depositors making up the 1,200*l.*

Depositors.	—	Not in List.
	£ s. d.	£ s. d.
9. Bell, Francis	50 0 0	50 0 0
23. Blenkin, Elizabeth	50 0 0	50 0 0
26. Chant, Elizabeth, executor	70 0 0	—
50. Foster, John	200 0 0	200 0 0
53. Foster, George	400 0 0	400 0 0
55. Finney, John	240 0 0	240 0 0
61. Grove, H. L. Paid 15 September 1899	—	—
68. Hume, Mary Ann. Received 100 <i>l.</i>	100 0 0	—
93. Michie, Mrs. A. E.	190 0 0	—
124. Selby, G. E.	6 0 0	—
127. Sharpe, Margaret (Bristol)	200 0 0	200 0 0
129. Stancer, George	50 0 0	50 0 0
152. Walker, J. P. (Dep. 172 <i>l.</i> 10 <i>s.</i>)	—	—
174. Chamber, H. G.	10 0 0	10 0 0
	1,566 0 0	1,200 0 0

Since the dissolution commenced all the depositors have been paid off except three, amounting to the sum of 266*l.*, and this has been placed on deposit at the bank in the name of the trustee, awaiting their respective claimants.

The trustee, consequently, has now in his possession the scrip representing the different deposits making up the 1,200*l.*, with receipts thereon, dated subsequent to the removal of the secretary and to the date when, according to the books, these amounts were repaid.

Included in the total deficiency above referred to is the amount of the suspense account, 709*l.* 18*s.* 10*d.*, which was found to be represented by a book entry only.

In consequence of the communication from the auditor a meeting of the directors took place on the 24th January 1899, at the office of Mr. Chilman, the solicitor.

At this meeting all the directors were present, with the exception of Mr. Johnson; he, however, attended subsequent meetings. The solicitor and auditor also attended.

The directors at this time were:—

Christopher Askew, of 1, Princes Avenue, Spring Bank (Chairman);
 Charles Smith Evington, 10, Barnston Street, Hull;
 William Johnson, 7, Cambridge Street, Hull;
 D. C. Maxwell, 199, High Street (now of Wormit, Dundee);
 George Ephraim Selby, 306, Wincolmlee, Hull;
 Alfred Strong, 6, Day Street.

The position was then considered by the directors and the solicitor at this and subsequent meetings, and it was eventually decided to accept from the secretary certain securities which he was prepared to hand over towards covering the amount of his deficiency, and not to disclose the position to the shareholders.

It was in evidence that the directors themselves and members of their family were shareholders, and Mr. Robert Hodgson, of Westgate House, Hornsea, near Hull, chartered accountant, one of the shareholders, was called on behalf of the officers to prove that he was aware of the position, and approved, as shareholder, of the course they adopted.

In adopting this course the directors and solicitor distinctly stated no terms were made or discussed with the late secretary.

The secretary was not present at these meetings, but there is no minute touching upon his dismissal.

At this time Mr. Chilman took over the duties of secretary.

No minutes were recorded in the minute book of the meetings that took place subsequent to the disclosure, but the directors do not admit giving any instructions on the subject.

Mr. Chilman admitted a record had been kept by him, but he declined to produce it on the ground that they were not formal meetings of the directors, that no resolution was passed, and, according to his contention, he was not formally representing the Society.

I did not consider he had shown any good ground for withholding them, and I asked him to consider the matter before the adjourned hearing on the following day.

He then stated that he has not been able to find the papers and that they were only memoranda for his own information.

At the meeting before referred to (the 24th January 1899), the auditor pointed out to the Board that the certificates issued in his name, attached to the balance sheets for the year ending June 1897 and June 1898, were, in fact, false, but no steps were taken by the Board to inform the shareholders of this.

The reason given by the directors for adopting the course they did was, that if the position was disclosed it would involve the bankruptcy of the secretary, and that they would not have his assistance in realising the property.

It was in pursuance of this policy that the Board allowed him to assist the auditor in dealing with the properties of the Society.

It is difficult to understand the reason given by the Board as to the resulting bankruptcy of the secretary. According to the statement put in by him the securities he handed over represented the net value of 10,163*l.*, and they were not on such a scale or of a class that would be seriously depreciated by an enforced realisation. It does not appear whether the secretary was, in fact, giving the directors a preferential claim over other of his creditors.

No steps were taken by the Board to advise the shareholders generally of the position of the Society or to obtain their instructions as to the course to be adopted.

The following statement gives particulars of the securities transferred to the Society or the trustee. The value opposite each item being that put upon them by the secretary himself.

ASSETS OF J. J. ADAMSON, 31ST DECEMBER 1898.

Name of Property.	Value.	Mortgage.	Equity.	Rental.	Interest and Rates.
	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.
1. Forty-one houses, Northumberland Avenue; Broderick's Valuation, May 1898.	5,750 0 0	3,965 0 0	1,785 0 0	411 0 0	227 0 0
2. Eight houses, stables, &c., West View, Sculcates Lane.	1,800 0 0	1,200 0 0	600 0 0	111 8 0	64 13 0
3. House and shop, 28, Newland Avenue.	350 0 0	200 0 0	150 0 0	21 0 0	8 0 0
4. Lindhurst, Hornsea - -	850 0 0	600 0 0	250 0 0	40 0 0	24 0 0
5. 2,513 square yards, Sculcates Lane.	500 0 0	165 0 0	335 0 0	—	8 5 0
6. Second mortgage on Ash Street property.	100 0 0		100 0 0		
7. Five houses, Vine Court, Gibson Street.	180 0 0	120 0 0	60 0 0	34 0 0	20 0 0
8. Nine houses, Filey Parade, Gillet Street.	1,000 0 0	750 0 0	150 0 0	87 10 0	50 0 0
9. Second Mortgage, house, Lambert Street.	40 0 0	100 0 0	40 0 0	2 0 0	
10. Grove Street, land, 622 square yards.	622 0 0	450 0 0	172 0 0	7 0 0	19 0 0
11. Grove Street, house - -	1,800 0 0	1,500 0 0	300 0 0		
12. Cumberland Street, works -	3,400 0 0	600 0 0	2,800 0 0		
13. Estimates, surplus over liabilities from current accounts in architect's and lime business.	1,000 0 0		1,000 0 0		
14. Surrender value of life policies, 1,700 <i>l.</i> , say - -	200 0 0		200 0 0		
15. Household furniture - -	500 0 0		500 0 0		
16. Hornsea estate, estimated to realise 4,000 <i>l.</i> , a share say -	1,500 0 0		1,500 0 0		
17. Shares, J. A. Smith, S.T. Company, five shares, 5 <i>l.</i> paid.	25 0 0		25 0 0		
18. Shares, H. T. Baths Co., Ordinary shares 25 <i>l.</i> , Debenture 15 <i>l.</i>	181 0 0		181 0 0		
19. Shares, Hull Finance Co., 20 shares, 7 <i>l.</i> 10 <i>s.</i> paid.	15 0 0		15 0 0		
	19,813 0 0	9,650 0 0	10,163 0 0	713 18 0	420 18 0
SECURITIES SINCE OBTAINED.					
20. Land, Fountain Road -	250 0 0				
21. „ Cottingham - -	100 0 0				
22. House, Mrs. A. Hornsea -	100 0 0		450 0 0		
	20,263 0 0	9,650 0 0	10,613 0 0		

Those numbered 1, 2, 3, 4, 5, 6, 8, 9, 10, 11, 12, 13, 15, and 19 have since been realised and those, together with the securities, numbered 20, 21, and 22 which were subsequently deposited have reduced the present deficiency to 3,766*l.* 18*s.* 0*d.*

Those items numbered 7, 14, 16, 17, and 18 still remain outstanding. No independent valuation of these property was in evidence.

I do not consider it necessary to deal fully with the value of the respective properties remaining unsold as the Board appear to have exceeded their duty, in the circumstances, in accepting the transfer of these securities.

Some time after the disclosures the Board appeared to have decided to take steps to dissolve the Society, and on the 11th of December 1899 notice was given to the shareholders of the Annual Meeting to be held in the following week, the 19th.

There were present at this meeting C. Askew, chairman; Messrs. Strong, Evington, and Johnson, directors; Mr. J. W. Chilman and Mr. J. E. Walker, and 17 shareholders.

The proceedings at this meeting are duly entered in the minute book, and there is no reference in any way to the deficiency of the late secretary, and further than that, the true position of the Society is kept from the shareholders by the entry under the head of assets of "amount due in respect of securities, 6,287*l.* 10*s.* 0*d.*" which the directors had to admit in their examination consisted almost entirely of the securities taken over from the late secretary instead of securities covering the proper transactions of the Society under its rules.

The Instrument of Dissolution is signed by C. Askew, W. Strong, C. S. Evington, and W. Johnson, directors; and the declaration accompanying it is made by J. W. Chilman, as solicitor and an officer of the Society. Under rule 42 the solicitor is named as one of the officers of the Society. The value of shares held by the late secretary was 243*l.* 5*s.* 11*d.*, and this amount was deducted from the amount of the liabilities given in the Instrument.

The annual statement for the year ending June 1899 was not sent to the Registrar in due course, and no balance sheet was issued by the directors.

The figures supplied by the Board were those contained in the Instrument of Dissolution, dated 19th December 1899, before referred to.

No annual statements were sent to the Registrar for the years ending June, 1900 or 1901.

Application was, I understand, made by the Registrar for these Returns, and they were from time to time promised, but no steps were taken against the Society by reason of the appointment of the trustee under the Instrument of Dissolution; it was not until proceedings were taken on the Registrar's behalf to enforce the statutory penalties attaching to such default that the statement for the year ending 30th June 1899 was transmitted at the end of November last.

The only other statement issued by the Society or trustee was the circular letter sent by the latter under date 20th May 1901 enclosing an account of the receipts and payments from the date of the commencement of the dissolution. The following is a copy of this document. It will be seen that no mention was there made of any deficiency:—

Eastern Permanent Benefit Building Society.
12, Bowlalley Lane, Hull,

May 20th, 1901.

DEAR SIR OR MADAM,

It was intended to have called a meeting of the shareholders before now, but on consideration I think it better to report the position of affairs by letter, so that every shareholder will be informed of it, which would not be so in the case of a meeting, as many would probably not attend.

Since the commencement of the winding-up in February 1900 there has been received in repayment of mortgages and proceeds of realisation of securities a sum of 1,664*l.* 17*s.* 2*d.*, and there has been paid to depositors a sum of 1,387*l.* 11*s.* 11*d.*

There is in the bank a sum of 220*l.* 9*s.* 5*d.*, available for the payment of the balance of deposits, which now only amount to 266*l.*, the greater portion of which belongs to a lady who is expected shortly from abroad.

The process of liquidation is slow, but it is hoped that a further realisation will take place very soon, which will then enable the Liquidator to make some return to the shareholders.

Enclosed is a summary of receipts and payments since the winding-up commenced to the present time.

Yours truly,
C. ASKEW, Trustee.

EASTERN PERMANENT BENEFIT BUILDING SOCIETY.

SUMMARY of RECEIPTS and PAYMENTS from the DATE of LIQUIDATION to 18th MAY 1901.

RECEIPTS.				PAYMENTS.			
	£	s.	d.		£	s.	d.
To cash in bank at date of dissolution - - -	131	14	10	By deposits paid off - - -	1,300	0	0
„ subscriptions received - - -	54	14	0	„ „ interest - - -	87	11	11
„ redemption and realisation of securities - - -	1,345	3	10	„ sundry expenses - - -	6	15	10
„ bank interest - - -	4	1	0	„ on account of Trustees' charges for accountancy - - -	50	0	0
„ rents received - - -	129	3	6	„ cash in bank - - -	220	9	5
	<u>£1,664</u>	<u>17</u>	<u>2</u>		<u>£1,664</u>	<u>17</u>	<u>2</u>

The trustees from the 15th February 1892 were Christopher Askew and Frederick Blackburn, formerly of Peel Street, Hull, but now of Royd Lodge, Bridlington, and they continued to act until the incorporation in 1896.

It was admitted the trustees signed the receipts, but were not present on completion, which was left either to the solicitor or to the secretary ; that repayment was usually made in cash, and that the money was paid over to the secretary.

It was stated that the secretary might report at the next Board meeting whether a redemption had been carried out, but there was no evidence to show that either the trustees or the Board took any steps to satisfy themselves of the proper application of the monies.

Before incorporation this would appear to have been primarily the duty of the trustees, while the responsibility after 27th June 1896 would fall upon the directors.

It would appear that the disclosures as to the position of the Society was a result of the provision in the 1894 Act, requiring one of the auditors of a society to be a person who publicly carries on the business of an Accountant, and but for the unauthorised application of Mr. Walker's name to the earlier balance sheets, the discovery would not have been postponed till the present time.

Under sub-section (1) (a) of section 5, as Inspector, I am required to examine into and report on the affairs of the Society, I therefore submit the above report to you, setting out the facts, without comment, so far as they were disclosed to me in evidence.

Dated 15th day of February 1902.

G. DUDLEY BARLOW, *Inspector.*

BUILDING SOCIETIES.

SEVENTH ANNUAL REPORT by the Chief Registrar of
Friendly Societies of the Proceedings of the
Registrars under the Building Societies Acts;
with an Abstract of the Annual Accounts and
Statements of Societies, for the Year 1901.

PART I.

REPORT.

*(Presented pursuant to Section 27 of the Building Societies
Act, 1894.)*

*Ordered, by The House of Commons, to be Printed,
17 March 1902.*

[Price 3d.]

BUILDING SOCIETIES.

SEVENTH ANNUAL REPORT

BY THE

CHIEF REGISTRAR OF FRIENDLY SOCIETIES

OF THE

PROCEEDINGS OF THE REGISTRARS

UNDER THE

BUILDING SOCIETIES ACTS;

WITH AN ABSTRACT OF THE

ANNUAL ACCOUNTS AND STATEMENTS OF SOCIETIES,

For the Year 1901.

PART II.

ABSTRACT OF ACCOUNTS.

(Presented pursuant to Section 27 of the Building Societies Act, 1894.)

*Ordered, by The House of Commons, to be Printed,
17 March 1902.*

LONDON:
PRINTED FOR HIS MAJESTY'S STATIONERY OFFICE,
BY EYRE AND SPOTTISWOODE,
PRINTERS TO THE KING'S MOST EXCELLENT MAJESTY.

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E. PONSONBY, 116, GRAFTON STREET, DUBLIN.

C O N T E N T S.

ENGLAND AND WALES.

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EXPLANATORY MEMORANDUM.

Letters prefixed to the Register Number of Societies have the following meanings :—

- I.D.—The Society has executed an Instrument of Dissolution.
- C.D.—The Society has given notice of Commencement of Dissolution.
- C.W.—Notice of Commencement of Winding-up has been received.
- A.D.—The Registrar has made an Award of Dissolution.
- T.D.—The Society has given notice of Termination of Dissolution.
- T.W.—Notice of Termination of Winding-up has been received.
- T.E.—Notice of Transfer of Engagements has been registered.
- U.—Notice of Union of the Society with another has been registered.
- R.C.—The Registry of the Society has been Cancelled.
- (a).—Denotes that the Society has not yet furnished a Statement for 1901.

The three final columns (extracted from the three parts of the Schedule to the Building Societies Act, 1894) have the following meanings :—

Part I. of the Schedule, Column 6, is the aggregate of the present debts in the case of mortgages where the present debt exceeds 5,000*l.* (not including mortgages where the repayments are upwards of twelve months in arrears or the property has been upwards of twelve months in the possession of the Society).

Part II. of the Schedule, Column 9, is the aggregate of the present amounts included in assets in respect of property of any amount, of which the Society has been upwards of twelve months in possession.

Part III. of the Schedule, Column 7, is the aggregate of the present debts in the case of every mortgage of any amount where the repayments are upwards of twelve months in arrear (not including those contained in Part II. of the Schedule, Column 9).

The three columns may, therefore (subject to the qualifications above mentioned), be briefly described as—

1. Large mortgages.
2. Properties in possession.
3. Mortgages in arrear.

If the sum of the three be deducted from the amount stated in the column for balance due on mortgage securities (not including prospective interest), the remainder will be the balance due on mortgages not in arrear for twelve months where the present debt does not exceed 5,000*l.*

Where no entry appears in any of the last three columns, the Annual Return shows that the Society has no mortgages affected by the above-mentioned conditions.

ABSTRACT of the ANNUAL ACCOUNTS and STATEMENTS
INCORPORATED SOCIETIES,

Register Number.	Year when Incorporated.	NAME OF SOCIETY, AND CHIEF OFFICE OR PLACE OF MEETING.	Year of Society's Existence.	Date in 1901 to which Accounts are made up.	Total Number of Members.	Total Receipts during the last Financial Year.	
ENGLAND.							
BEDFORDSHIRE :							£.
17	1896	Luton Permanent, Town Hall, George-street, Luton	35th	31 Dec.	328	8,051	1
29	1875	Bedfordshire and Buckinghamshire Permanent, Corn Exchange, Leighton Buzzard.	26th	29 April	112	1,944	2
30	"	Sandy and District Permanent Mutual, Assembly Rooms, Sandy.	26th	31 Dec.	96	1,693	3
32	1879	Bedford Co-operative Permanent, Rose Inn, High-street, Bedford.	22nd	31 Dec.	266	2,656	4
33	"	Bedford and District 245th Starr-Bowkett, 12a, Tavistock-street, Bedford.	22nd	30 June	120	2,071	5
34	1880	West Beds and East Bucks Permanent, Corn Exchange, Leighton Buzzard.	21st	31 Dec.	298	13,034	6
35	1882	Bedfordshire Permanent, 34, High-street, Bedford	30th	30 June	53	952	7
36	"	Bedford Crown Permanent, 1, Duke-street, Mill-street, Bedford.	19th	30 June	142	2,294	8
37	"	First Luton 533rd Starr-Bowkett, 23, Park-street West, Luton.	19th	31 Aug.	62	3,751	9
39	1884	Second Luton 655th Starr - Bowkett, Baptist School Room, Park-street, Luton.	17th	31 Jan.	51	1,563	10
42	1889	Bedford Peers' Economic, 4, Tavistock-street, Bedford.	12th	13 April	109	909	11
44	"	Luton Peers' Economic, 51, Cheapside, Luton	12th	6 Sept.	306	1,684	12
48	1891	Bedford and District Perfect Thrift, 1, Duke-street, Mill-street, Bedford.	10th	30 Nov.	238	1,629	13
49	1879	Woburn Sands Permanent, Aspley-road, Woburn Sands, R.S.O.	22nd	31 Dec.	118	1,126	14
50	1900	Sixth East Bedfordshire, White Hart Hotel, Shefford, R.S.O.	1st	31 Dec.	214	1,977	15
Total -					2,513	45,334	16
BERKSHIRE :							
4	1893	Newbury Permanent, 62, Northbrook-street, Newbury.	45th	31 Oct.	188	12,947	17
4a	1875	Maidenhead Permanent, Queen-street, Maidenhead	42nd	4 April	224	9,973	18
6	1891	Reading and County Permanent, 2, Forbury, Reading.	50th	31 Dec.	303	12,689	19
7	1896	Windsor and Eton Permanent, 8, High-street, Windsor.	35th	31 Oct.	318	8,148	20
8	"	Royal, 13, High-street, Windsor - - -	35th	31 Oct.	145	7,450	21
9	1885	Windsor and District Ballot and Sale, 34, St. Mark's-road, Windsor.	27th	30 Sept.	41	663	22
10	1875	Berks and Bucks Permanent Mutual, 16, High-street, Maidenhead.	25th	31 Mar.	72	3,695	23
13	1881	Second Reading 383rd Starr-Bowkett, Friendly Societies' Assembly Rooms, Bridge - street, Reading.	20th	31 Mar.	65	1,513	24
14	1882	Wallingford and District Permanent, Market-place, Wallingford.	20th	31 Dec.	57	802	25
15	"	Third Reading 534th Starr-Bowkett, 17, Market-place, Reading.	19th	30 Sept.	93	1,632	26
16	"	Wokingham and Bracknell 541st Starr-Bowkett, Town Hall, Wokingham.	19th	30 Sept.	149	2,115	27
17	1884	Second Wokingham and Bracknell 647th Starr-Bowkett, Town Hall, Wokingham.	18th	31 Dec.	152	1,772	28
(I.D.) 18	1885	First Newbury 789th Starr-Bowkett, Park-street, Newbury.	16th	30 Sept.	116	824	29
21	1887	Ascot and District 838th Starr-Bowkett, High-street, Ascot.	15th	31 Dec.	316	1,511	30
Total -					2,239	63,734	31
BUCKINGHAMSHIRE :							
10	1875	Slough and Eton, 119, High-street, Slough - -	51st	31 Oct.	217	5,943	32
14	"	High Wycombe and South Bucks Permanent, 25, High-street, High Wycombe.	41st	31 Dec.	230	10,850	33
(I.D.) 16	1896	Stony Stratford, National Schools, Stony Stratford	36th	2 Sept.	26	490	34

of BUILDING SOCIETIES, for the Year 1901.

ENGLAND AND WALES.

	Amount Advanced on Mortgage during the Year.	Liabilities.		Undivided Profit.	Assets.		Balance Deficit (if any).	Schedule.		
		To Holders of Shares.	To Depositors and other Creditors.		Balance due on Mortgage Securities (not including Prospective Interest).	Other Assets.		Part I. Column 6.	Part II. Column 9.	Part III. Column 7.
	£	£.	£.	£.	£.	£.	£.	£.	£.	£.
1	2,800	15,018	100	223	12,194	3,147	—	- nil -	1,710	- nil.
2	1,072	4,931	—	150	4,964	117	—	- nil -	1,000	- nil.
3	775	2,306	1,101	644	3,656	395	—	—	—	—
4	1,416	7,741	—	196	7,519	418	—	—	—	—
5	—	8,462	298	381	8,878	263	—	—	—	—
6	5,119	9,730	21,077	739	28,283	3,263	—	—	—	—
7	1,350	4,332	732	191	5,255	—	—	—	—	—
8	509	5,459	1,630	72	6,591	570	—	—	—	—
9	2,350	11,393	880	844	13,110	7	—	—	—	—
10	1,200	2,079	602	359	3,026	14	—	—	—	—
11	705	2,015	1,725	184	3,917	7	—	—	—	—
12	1,461	4,988	—	148	5,102	34	—	—	—	—
13	1,200	6,011	—	404	6,399	16	—	—	—	—
14	1,429	4,209	354	217	4,766	14	—	—	—	—
15	1,601	1,824	33	—	1,469	311	77	—	—	—
16	22,987	90,498	28,532	4,752	115,129	8,576	77	—	2,710	—
17	5,225	12,007	15,038	303	24,482	2,866	—	- nil -	486	102
18	9,800	17,291	3,850	346	21,157	330	—	—	—	—
19	10,525	30,800	3,061	4,048	36,611	1,298	—	- nil -	208	301
20	6,137	11,800	2,105	—	13,532	100	273	- nil -	- nil -	218
21	3,815	10,243	353	1,960	11,098	1,458	—	—	—	—
22	—	2,076	4	255	2,200	135	—	- nil -	494	- nil.
23	2,550	4,668	3,051	686	8,069	336	—	—	—	—
24	800	6,990	—	449	6,530	909	—	—	—	—
25	878	1,432	860	157	2,113	336	—	—	—	—
26	973	6,136	—	1,150	6,806	480	—	—	—	—
27	1,718	10,347	—	544	9,840	1,051	—	—	—	—
28	1,700	7,566	—	14	7,046	534	—	—	—	—
29	300	6,193	38	—	5,378	847	6	—	—	—
30	800	4,930	8	231	3,963	1,251	—	—	—	—
31	45,153	132,529	28,368	10,143	158,830	11,931	279	—	1,188	621
32	3,063	8,319	2,864	495	11,670	8	—	—	—	—
33	5,330	11,469	10,010	2,040	23,311	238	—	—	—	—
34	—	1,043	—	221	95	1,169	—	—	—	—

ABSTRACT of the Annual Accounts and Statements

Register Number.	Year when Incorporated.	NAME OF SOCIETY, AND CHIEF OFFICE OR PLACE OF MEETING.	Year of Society's Existence.	Date in 1901 to which Accounts are made up.	Total Number of Members.	Total Receipts during the last Financial Year.	
BUCKINGHAMSHIRE—continued.							
19	1884	Aylesbury Permanent, Bourbon-street, Aylesbury	30th	31 Mar.	144	£. 5,491	1
22	1878	Wolverton (Bucks) Permanent, Science and Art Institute, Wolverton, R.S.O.	23rd	30 Sept.	923	15,594	2
26	1887	Newport Pagnell, Wolverton, and District Model, Public Room, Newport Pagnell.	14th	9 Oct.	169	1,139	3
28	1888	Chesham and District Ballot and Sale Mutual, Mechanics' Institute, Chesham, R.S.O.	13th	26 Jan.	108	1,030	4
29	"	Vale of Aylesbury Mutual, 5, Cambridge-street, Aylesbury.	13th	11 Feb.	44	280	5
30	"	High Wycombe 933rd Starr-Bowkett, South Bucks Auction Mart, High Wycombe.	13th	30 Nov.	342	2,731	6
31	1889	Chesham and District 936th Starr-Bowkett, 78, High-street, Chesham, R.S.O.	12th	31 Mar.	86	518	7
32	"	Amersham and District Permanent, Griffin Hotel, Amersham.	12th	1 July	89	669	8
33	1890	Fenny Stratford, Bletchley, and District Permanent, Bull Inn, Fenny Stratford, Bletchley.	11th	31 May	57	1,302	9
34	1891	Chesham, Mechanics' Institute, Chesham, R.S.O.	10th	30 Nov.	61	571	10
Total -					2,496	46,608	11
CAMBRIDGESHIRE :							
4	1875	First Cambridge Working Men's Club and Institute, Working Men's Club and Institute, Fitzroy-street, Cambridge.	27th	31 Mar.	38	76	12
5	1876	Second Cambridge Working Men's Club and Institute, Working Men's Club and Institute, Fitzroy-street, Cambridge.	26th	31 Dec.	35	80	13
6	"	Pride of Cambridge Permanent, Crown and Anchor Inn, Newmarket-road, Cambridge.	25th	31 Dec.	28	235	14
7	"	Cambridge Foresters, 5, Willow-walk, Cambridge -	24th	30 June	132	1,261	15
8	1877	Third Cambridge Working Men's Club and Institute, Working Men's Club and Institute, Fitzroy-street, Cambridge.	24th	31 Dec.	31	230	16
9	1881	Court Excelsior (5956) Permanent, 4, Post Office-terrace, Cambridge.	21st	31 Dec.	41	805	17
(I.D.)10	1885	Cambridge and District 736th Starr-Bowkett, 9, Benet-street, Cambridge.	17th	31 Dec.	111	505	18
11	1887	Cambridge Odd Fellows', Friendly Societies' Institute, 49, City-road, Cambridge.	14th	31 Dec.	48	581	19
12	1888	First Cambridge Town and County, 12, Benet-street, Cambridge.	13th	31 Dec.	66	1,023	20
15	1889	Cambridge Peers' Economic, 31, Mill-road, Cambridge.	12th	30 June	349	1,692	21
16	"	Second Cambridge Peers' Economic, 30, St. Andrews-street, Cambridge.	12th	30 Nov.	288	1,418	22
17	1890	Willingham and District Mutual Permanent, Public Hall, Willingham, Cambridge.	11th	30 April	83	1,385	23
18	"	Wisbech and Isle of Ely Permanent, Orwell House, Queen's-road, Wisbech.	11th	31 Oct.	1	188	24
Total -					1,251	9,499	25
CHESHIRE :							
44a	1888	Wallasey Permanent, St. Mary's Mission-room, Liscard, Birkenhead.	37th	11 Feb.	127	849	26
53	1886	Congleton, Biddulph, and Mow Cop, 4, Canal-street, Congleton.	42nd	31 Mar.	237	176	27
55	1896	Sandbach Permanent, Public Institution, Hightown, Sandbach.	43rd	31 Dec.	188	3,817	28
67	"	Tranmere Permanent, 73, Old Chester-road, Tranmere, Birkenhead.	40th	30 Sept.	60	722	29
68	"	Birkenhead Borough Permanent, 1, Mortimer-street, Birkenhead.	40th	10 Oct.	25	162	30
73	"	United Cheshire and Lancashire Permanent, 85, High-street, Buncorn.	38th	9 Oct.	252	2,084	31
81	"	Romiley and Bredbury Permanent, Duke of York Inn, Romiley, Stockport.	37th	24 June	21	349	32
87	"	Clarendon Arms Permanent, 9, Ridling-lane, Hyde.	43rd	26 Oct.	27	120	33
95	"	Sale and District Permanent, Liberal Club, School-road, Sale, Manchester.	34th	18 Oct.	162	5,072	34

of Building Societies, for the Year 1901—*continued.*

	Amount Advanced on Mortgage during the Year.	Liabilities.		Undivided Profit.	Assets.		Balance Deficit (if any).	Schedule.		
		To Holders of Shares.	To Depositors and other Creditors.		Balance due on Mortgage Securities (not including Prospective Interest).	Other Assets.		Part I. Column 6.	Part II. Column 9.	Part III. Column 7.
	£.	£.	£.	£.	£.	£.	£.	£.	£.	£.
1	1,055	6,122	8,914	1,444	16,383	97	—	nil	1,122	nil.
2	26,865	28,252	22,346	1,156	51,754	—	—	—	—	—
3	1,024	6,501	6	919	6,701	725	—	—	—	—
4	1,200	6,209	—	261	5,841	629	—	—	—	—
5	—	1,639	2	225	1,734	132	—	—	—	—
6	2,624	8,723	155	141	9,017	2	—	—	—	—
7	600	2,904	—	—	2,472	386	46	—	—	—
8	400	3,139	56	254	2,832	617	—	—	—	—
9	66	3,874	183	34	4,042	49	—	—	—	—
10	—	2,217	—	194	1,550	861	—	—	—	—
11	42,227	90,411	44,566	7,384	137,402	4,913	46	—	1,122	—
12	—	—	—	183	74	109	—	—	—	—
13	—	50	—	176	169	57	—	—	—	—
14	—	1,425	1,930	5	3,120	240	—	—	—	—
15	854	4,528	—	—	3,951	554	23	—	—	—
16	—	176	—	158	300	34	—	—	—	—
17	382	420	5,860	45	5,987	338	—	—	—	—
18	—	2,400	100	—	470	1,416	614	—	—	—
19	200	2,516	10	182	2,014	694	—	—	—	—
20	600	3,670	—	219	2,830	1,059	—	—	—	—
21	950	8,747	67	171	7,794	1,191	—	—	—	—
22	875	5,496	—	184	5,346	334	—	—	—	—
23	710	3,078	288	1,336	4,702	—	—	—	—	—
24	—	506	—	147	653	—	—	—	—	—
25	4,571	33,012	8,255	2,806	37,410	6,026	637	—	—	—
26	—	12,198	447	1,628	13,480	793	—	nil	13,480	nil.
27	—	1,350	116	405	1,683	188	—	nil	372	nil.
28	1,250	14,797	—	116	13,504	1,409	—	nil	1,028	nil.
29	—	3,583	300	5,481	8,949	415	—	nil	5,567	nil.
30	1,000	2,501	48	522	2,060	1,011	—	—	—	—
31	—	12,190	1,602	1,210	11,104	3,898	—	nil	10,645	nil.
32	98	924	1,482	47	2,430	23	—	—	—	—
33	—	578	2,057	1,512	4,084	63	—	nil	4,068	nil.
34	300	10,915	3,349	1,552	15,794	22	—	nil	2,598	nil.

ABSTRACT of the Annual Accounts and Statements

Register Number.	Year when Incorporated.	NAME OF SOCIETY, AND CHIEF OFFICE OR PLACE OF MEETING.	Year of Society's Existence.	Date in 1901 to which Accounts are made up.	Total Number of Members.	Total Receipts during the last Financial Year.	
		<i>CHESHIRE—continued.</i>				£.	
100	1896	Crewe Permanent, Committee-room, Mechanics' Institution, Crewe.	34th	19 Dec.	178	6,424	1
102	"	Hyde and District Permanent, Mechanics' Institution, Hyde-lane, Hyde.	33rd	6 Mar.	383	11,626	2
103	"	Winsford Permanent, 76, High-street, Winsford, R.S.O.	32nd	31 Jan.	100	1,322	3
108	"	Cheshire Permanent, 91, Mill-street, Macclesfield	31st	31 Dec.	435	11,914	4
118	"	Stockport Mechanics' Institution Permanent, Stamp Office, Stockport.	30th	31 Dec.	149	7,195	5
128	1874	Woodley and District Permanent, White Hart Inn, Woodley, Stockport.	26th	8 Jan.	20	1,108	6
129	1875	Stockport Atlas Permanent, Queen's-buildings, St. Peter's-square, Stockport.	27th	31 Dec.	376	12,372	7
134	1876	Bebington Permanent, Mayer Hall, Lower Bebington, Birkenhead.	26th	31 Dec.	87	1,663	8
135	"	Chester and North Wales Permanent Investment, 16, Corn Exchange Chambers, Chester.	25th	29 Sept.	233	3,495	9
136	"	Oddfellows' Hall Permanent, Mechanics' Institution, Wellington-road South, Stockport.	25th	15 Nov.	522	22,068	10
141	1877	Stockport and East Cheshire Permanent, Conservative Club-rooms, Edgeley, Stockport.	24th	31 Mar.	187	7,364	11
142	"	Stockport and County Permanent, Temperance Hall, London-square, Stockport.	24th	28 Feb.	299	8,663	12
143	"	Birkenhead and District Artisans, Hamilton Chambers, 31, Hamilton-street, Birkenhead.	24th	31 Jan.	58	1,424	13
146	1878	Longdendale Permanent, Hollingworth Gas Co., Woolley-lane, Hollingworth, Manchester.	23rd	1 April	65	1,646	14
148	1879	First Crewe and District 250th Starr-Bowkett, No. 2 Committee-room, Town-hall, Crewe.	22nd	4 Jan.	63	784	15
149	"	Seacombe and District 278th Starr-Bowkett, 85, Brighton-street, Seacombe, Birkenhead.	22nd	31 Dec.	107	1,365	16
150	1880	Chester 252nd Starr-Bowkett, 9 and 11, Old Bank Buildings, Eastgate, Chester.	21st	31 Jan.	214	3,079	17
(I.D.) 152	1881	Altrincham and District 355th Starr-Bowkett, 11, Stamford-street, Altrincham.	21st	31 Dec.	nil.	1,502	18
154	"	Runcorn and District 406th Starr - Bowkett, 31, High-street, Runcorn.	20th	1 July	98	1,196	19
155	"	First Macclesfield 414th Starr - Bowkett, Macclesfield Sunday School, Roe-street, Macclesfield.	20th	31 July	98	1,799	20
(I.D.) 156	"	Sale and Stretford 416th Starr - Bowkett, 11, Stamford-street, Altrincham.	20th	31 July	42	1,193	21
(I.D.) 157	1883	Second Seacombe and District 580th Starr-Bowkett, 85, Brighton-street, Seacombe, Birkenhead.	18th	30 April	40	630	22
158	"	Stockport Victoria Permanent, Mansion House, High-street, Stockport.	18th	31 Aug.	84	3,291	23
159	1884	Crewe Mutual Allotment, Bank Buildings, Market-street, Crewe.	17th	30 April	261	3,930	24
164	"	First Chester Richmond, 9, St. John-street, Chester.	17th	30 Sept.	39	1,611	25
(I.D.) 171	1885	Chester Commercial, 9 & 11, Old Bank Buildings, Eastgate, Chester.	16th	31 Dec.	167	2,459	26
172	1886	Second Macclesfield and District 815th Starr-Bowkett, Macclesfield Sunday School, Roe-street, Macclesfield.	15th	30 Sept.	140	1,639	27
(C.D.) 176	1887	Stockport Castle Equitable, Albert Hall, Wellington-street, Stockport.	15th	31 Dec.	68	57	28
180	1889	First Crewe Richmond, Assembly Hall, Heath-street, Crewe.	12th	31 Mar.	92	436	29
182	"	First Chester Economic, 8, Old Bank-buildings, Eastgate, Chester.	13th	2 Nov.	137	1,781	30
183	1887	Lancashire and Wirral Investment, 13, Hamilton-square, Birkenhead.	14th	1 June	13	97	31
186	1890	Sale and Ashton-on-Mersey Peers' Economic, St. Paul's Schools, Friars-road, Sale, Manchester.	12th	4 Nov.	200	1,503	32
(I.D.) 183	"	First Nantwich Richmond, Churchyardside, Nantwich.	11th	28 Feb.	69	16	33
(I.D.) 189	"	Birkenhead Model, 44, Hamilton-square, Birkenhead.	11th	5 Nov.	195	1,336	34
191	"	Stockport Model, Albert Hall, Wellington-street, Stockport.	11th	30 Nov.	149	1,015	35
(I.D.) 192	1891	Edgeley Popular, Queen's-buildings, St. Peter's-square, Stockport.	10th	31 May	90	709	36
(I.D.) 194	1892	Second Chester Economic, 8, Old Bank Buildings, Eastgate, Chester.	9th	31 Dec.	129	302	37

of Building Societies, for the Year 1901—*continued*.

	Amount Advanced on Mortgage during the Year.	Liabilities.		Undivided Profit.	Assets		Balance Deficit (if any).	Schedule.		
		To Holders of Shares.	To Depositors and other Creditors.		Balance due on Mortgage Securities (not including Prospective Interest).	Other Assets.		Part I. Column 6.	Part II. Column 9.	Part III. Column 7.
	£.	£.	£.	£.	£.	£.	£.	£.	£.	£.
1	3,957	10,275	8,200	1,079	18,807	747	—	—	—	—
2	4,277	20,617	1,992	322	22,559	372	—	- nil -	6,193	- nil.
3	735	2,981	—	141	2,738	384	—	—	—	—
4	3,300	30,473	6,686	3,297	39,161	1,295	—	- nil -	7,097	- nil.
5	3,512	8,434	15,028	—	23,108	91	268	- nil -	1,779	- nil.
6	491	237	2,076	487	2,796	4	—	—	—	--
7	7,922	17,540	21,665	2,886	42,073	18	—	—	—	—
8	300	3,132	35	340	2,658	849	—	- nil -	640	1,102
9	1,737	9,957	1,518	1,176	11,518	1,133	—	- nil -	2,175	- nil.
10	11,144	27,550	28,534	1,494	57,557	21	—	—	—	—
11	4,500	6,205	12,900	1,303	20,228	180	—	—	—	—
12	5,104	13,778	14,517	1,354	29,641	8	—	—	—	—
13	800	5,541	—	1,762	6,739	564	—	—	—	—
14	2,281	2,931	1,058	354	4,343	—	—	—	—	—
15	—	3,303	—	793	4,564	32	—	—	—	—
16	800	6,385	4	968	6,978	379	—	- nil -	39	- nil.
17	2,300	15,963	8	315	16,115	171	—	- nil -	257	168
18	—	- nil -	- nil -	- nil -	- nil -	- nil -	- nil -	—	—	—
19	1,205	6,540	—	208	6,233	515	—	—	—	—
20	450	6,998	—	438	6,251	1,185	—	- nil -	- nil -	283
21	—	4,518	45	397	4,566	394	—	—	—	—
22	—	1,687	—	96	1,018	765	—	- nil -	353	- nil.
23	1,905	5,161	7,392	565	13,100	18	—	—	—	—
24	3,000	12,988	4	1,881	13,903	970	—	—	—	—
25	1,450	3,726	—	663	3,945	444	—	—	—	—
26	—	—	2	104	—	106	—	—	—	—
27	1,350	6,670	—	369	6,945	94	—	—	—	—
28	—	155	—	—	82	30	43	—	—	—
29	250	1,524	—	8	1,338	194	—	—	—	—
30	948	6,608	18	—	6,201	356	69	—	—	—
31	—	854	—	—	506	185	163	—	—	—
32	1,210	6,749	—	204	6,791	162	—	—	—	—
33	—	343	—	141	400	89	—	—	—	—
34	—	3,909	—	385	4,135	159	—	—	—	—
35	400	3,773	—	—	3,470	231	72	—	—	—
36	100	1,973	2	—	1,280	656	89	—	—	—
37	—	1,767	529	—	2,031	35	230	—	—	—

ABSTRACT of the Annual Accounts and Statements

Register Number.	Year when Incorporated.	NAME OF SOCIETY, AND CHIEF OFFICE OR PLACE OF MEETING.	Year of Society's Existence.	Date in 1901 to which Accounts are made up.	Total Number of Members.	Total Receipts during the last Financial Year.	
CHESHIRE—continued.							
196	1893	Crewe and District Perfect Thrift, 37, High-street, Crewe.	8th	31 July	351	£. 1,639	1
199	1895	Second Sale and Ashton-on-Mersey Economic, St. Paul Schools, Friars-road, Sale, Manchester.	7th	31 Dec.	174	897	2
200	1897	First Crewe Economic, 174, Edleston-road, Crewe.	5th	31 Dec.	187	831	3
202	1877	Newton and Flowery Field Permanent, Rose-mount Schoolroom, Bennett-street, Newton, Hyde.	24th	8 July	80	1,242	4
203	1897	First Wallasey District Economic, 7, Church-street, Egremont, Birkenhead.	4th	31 Dec.	165	724	5
204	1898	Stockport Mersey Permanent, Queen's Buildings, St. Peter's-square, Stockport.	4th	31 Dec.	131	5,134	6
206	"	Premier, 112, King-street, Egremont, Birkenhead	4th	31 Dec.	37	- nil -	7
207	"	West Kirby Economic, 6, Grange-road, West Kirby, Birkenhead.	4th	31 Dec.	217	913	8
Total -					8,028	154,745	9
CORNWALL:							
5	1878	Falmouth District, 12, Church-street, Falmouth -	23rd	30 June	75	733	10
9	1885	First Camborne and District 747th Starr-Bowkett, 13, Fore-street, Camborne.	16th	31 Jan.	127	622	11
16	1890	Falmouth and District Perfect Thrift, 2, Market Strand, Falmouth.	11th	30 June	204	576	12
17	"	Penzance and District Perfect Thrift, Rechabite Hall, Penzance.	11th	30 Sept.	399	1,401	13
18	"	Camborne, Hayle, and District Perfect Thrift, Commercial-street, Camborne.	11th	29 Sep.	270	393	14
19	1894	Second Penzance and District Perfect Thrift, Rechabite Hall, Penzance.	7th	31 Jan.	399	1,474	15
20	1898	Cornwall Permanent, 31, River-street, Truro -	3rd	31 Dec.	37	582	16
Total -					1,511	5,681	17
CUMBERLAND:							
8	1875	Cumberland Co-operative, 38, Fisher-street, Carlisle.	51st	31 Mar.	2,289	90,837	18
13	1876	Cockermouth Permanent, Court House, Cockermouth.	37th	31 Oct.	566	8,133	19
13a	1897	Enterprise Permanent, 24, Bank-street, Carlisle -	35th	8 May	146	4,758	20
14	1878	Keswick, Court Buildings, Keswick - - -	36th	31 Dec.	314	3,213	21
15	1896	Carlisle Perpetual, Old Post Office-court, English-street, Carlisle.	42nd	6 Aug.	63	2,578	22
17	"	Workington Permanent, Savings Bank Buildings, Pow-street, Workington.	31st	25 Sept.	870	12,352	23
19	1891	Whitehaven and West Cumberland, 46, Duke-street, Whitehaven.	47th	31 Dec.	682	5,184	24
21	1896	Cleator Moor Permanent, The Bank, Cleator Moor, R.S.O.	28th	30 June	70	410	25
23	1877	Penrith, St. Andrew's-square, Penrith - - -	24th	30 June	225	3,864	26
25	1882	Workington and West Cumberland Permanent, 3, Pow-street, Workington.	19th	31 Oct.	134	2,369	27
27	1887	Workington 874th Starr-Bowkett, 10, John-street, Workington.	14th	4 Nov.	314	2,303	28
32	1888	Whitehaven Model, 22, Lowther-street, Whitehaven.	13th	12 Aug.	92	633	29
33	"	Cockermouth Model, Lodge Room, Public Hall, Cockermouth.	13th	31 Oct.	148	558	30
43	1889	Egremont and District Economic, 30, Market-place, Egremont, R.S.O.	13th	25 Nov.	166	736	31
46	"	First Whitehaven Peers' Economic, Odd Fellows' Hall, Lowther-street, Whitehaven.	12th	5 Jan.	215	1,140	32
(I.D.) 48	"	Keswick Model, Head of Back-lane, Station-street, Keswick.	12th	14 Sept.	193	2,235	33
(a) (') 56	1901	Carlisle and Cumberland Perpetual, 24, Bank-street, Carlisle.	—	—	—	—	34
(a) (') 57	"	Cumberland, 24, Bank-street, Carlisle - - -	—	—	—	—	35
Total -					6,487	141,823	36

(1) This Society has transferred its engagements to the Enterprise Permanent Building Society (Register Number 18A, Cumberland). (1902.)

of Building Societies, for the Year 1901—*continued.*

	Amount Advanced on Mortgage during the Year.	Liabilities.		Undivided Profit.	Assets.		Balance Deficit (if any).	Schedule.		
		To Holders of Shares.	To Depositors and other Creditors.		Balance due on Mortgage Securities (not including Prospective Interest).	Other Assets.		Part I. Column 6.	Part II. Column 9.	Part III. Column 7.
	£.	£.	£.	£.	£.	£.	£.	£.	£.	£.
1	1,366	5,782	18	163	5,689	274	—	—	—	—
2	1,716	2,642	464	101	3,154	53	—	—	—	—
3	924	1,748	20	45	1,533	280	—	—	—	—
4	702	3,427	—	200	3,364	263	—	—	—	—
5	680	2,095	89	—	1,668	501	15	—	—	—
6	1,906	3,591	8,059	73	11,681	42	—	—	—	—
7	—	47	15	—	—	27	35	—	—	—
8	820	1,949	—	—	1,780	112	57	—	—	—
9	76,190	342,067	140,279	36,585	495,735	22,210	986	—	56,291	1,553
10	800	4,087	—	448	4,177	358	—	—	—	—
11	550	3,341	20	143	3,045	459	—	— nil —	— nil —	430
12	400	2,245	—	333	2,376	202	—	—	—	—
13	1,247	5,331	130	436	5,892	5	—	—	—	—
14	—	1,559	—	5	1,192	372	—	—	—	—
15	982	3,891	—	214	4,033	72	—	—	—	—
16	75	1,614	11	33	1,421	237	—	—	—	—
17	4,054	22,068	161	1,612	22,136	1,705	—	—	—	430
18	35,514	277,095	168,476	20,031	416,809	48,793	—	41,953	120,468	1,760
19	2,458	27,213	3,847	2,545	32,330	1,275	—	— nil —	11,676	690
20	836	2,486	52,177	—	54,401	162	100	— nil —	42,604	— nil.
21	2,390	15,305	—	684	15,306	683	—	— nil —	673	— nil.
22	254	9,032	518	1,963	10,393	1,120	—	— nil —	1,497	— nil.
23	3,115	49,450	800	1,730	43,356	8,624	—	— nil —	2,570	— nil.
24	430	53,570	—	2,267	(*)49,750	6,087	—	— nil —	(*)29,058	145
25	—	1,454	—	900	1,975	379	—	— nil —	1,731	— nil.
26	3,155	9,058	682	464	10,204	—	—	—	—	—
27	480	3,337	7,987	509	11,788	45	—	— nil —	1,323	— nil.
28	798	8,027	75	404	7,364	1,142	—	—	—	—
29	350	3,765	4	617	4,172	214	—	— nil —	316	— nil.
30	100	4,267	—	417	4,466	218	—	—	—	—
31	650	4,045	—	301	4,315	31	—	—	—	—
32	437	5,307	53	226	5,170	421	—	—	—	—
33	—	3,229	146	—	2,259	946	170	—	—	—
34	—	—	—	—	—	—	—	—	—	—
35	—	—	—	—	—	—	—	—	—	—
36	50,967	476,640	234,770	33,058	674,058	70,140	270	41,953	211,916	2,595

(*) This is a net amount after deducting 21,083*l.* set aside to meet loss on Properties in possession.

ABSTRACT of the Annual Accounts and Statements

Register Number.	Year when Incorporated.	NAME OF SOCIETY, AND CHIEF OFFICE OR PLACE OF MEETING.	Year of Society's Existence.	Date in 1901 to which Accounts are made up.	Total Number of Members.	Total Receipts during the last Financial Year.	
DERBYSHIRE :						£.	
18	1888	Ilkeston Permanent, Town Hall, Ilkeston, R.S.O. -	47th	31 Dec.	190	2,612	1
26	1896	Clay Cross, Board Schools, Clay Cross, Chesterfield	42nd	30 May	101	2,099	2
28	"	Derbyshire Permanent, 2, Victoria-street, Derby -	42nd	31 Dec.	2,617	78,070	3
29a	1875	Ashbourne Permanent, Town Hall, Ashbourne -	31st	31 Dec.	91	3,936	4
(T.D.) 34	1896	Erewash Valley Working Men's Mutual, 3, Market-street, Ilkeston, R.S.O.	27th	6 May	21	35	5
36	1875	Glossop Dale Working Men's Perpetual, 26, Norfolk-street, Glossop.	27th	31 July	243	8,594	6
40	1877	Burbage Permanent, Town Hall-arcade, Buxton -	38th	31 Dec.	105	221	7
41	"	Long Eaton Mutual Permanent, High-street, Long Eaton, R.S.O.	24th	21 Jan.	403	4,076	8
46	1896	Alfreton and District Permanent, District Council Offices, Alfreton.	36th	31 Dec.	170	3,370	9
51	1881	Derby 479th Starr-Bowkett, 24, The Strand, Derby.	19th	31 Jan.	120	1,790	10
52	1882	Riddings and District 480th Starr-Bowkett, Infants' New Schoolroom, Riddings, Alfreton.	19th	31 Jan.	57	430	11
53	"	Heanor (Derbyshire) Permanent, Town Hall, Heanor, R.S.O.	19th	27 June	128	3,184	12
54	1884	Second Derby 681st Starr-Bowkett, 24, The Strand, Derby.	17th	30 June	85	1,467	13
55	1885	Glossop Richmond, Howard Chambers, Glossop -	16th	31 Jan.	41	829	14
57	1886	Third Derby 822nd Starr-Bowkett, 24, The Strand, Derby.	15th	31 Oct.	147	1,898	15
58	1887	First Chesterfield Richmond, 31, Gluman-gate, Chesterfield.	14th	30 April	300	2,140	16
61	1888	Swadlincote and District Richmond, Committee Room, Market Hall, Swadlincote, Burton-on-Trent.	13th	30 June	197	1,446	17
63	1869	Ilkeston Model, Conservative Club, Bath-street, Ilkeston, R.S.O.	12th	12 Aug.	71	729	18
65	1891	Second Ilkeston Model, Conservative Club, Bath-street, Ilkeston, R.S.O.	10th	15 Mar.	194	473	19
66	"	First Chesterfield Model, Packer's-row, Chesterfield.	11th	30 Nov.	119	505	20
69	1894	Alfreton Model, High-street, Alfreton - -	7th	21 Mar.	293	1,203	21
70	1898	Buxton, Market-place, Buxton - - -	—	(^c)	—	—	22
71	1886	Long Eaton Permanent Central, 33, South-street, Long Eaton, R.S.O.	15th	31 July	94	533	23
72	1900	Midland Economic Permanent, Bank Chambers, Albert-street, Derby.	2nd	31 Dec.	68	731	24
73	1901	Long Eaton and District Economic, 11, High-street, Long Eaton, R.S.O.	1st	31 Dec.	141	318	25
Total -					5,996	120,689	26
DEVONSHIRE :							
21	1874	Exeter and West of England Permanent, 16, Bedford-circus, Exeter.	52nd	30 Sept.	52	4,961	27
23	1875	Provident Permanent, 14, Bedford-circus, Exeter	52nd	31 Oct.	795	27,963	28
24	"	North Devon Permanent Mutual, 14, High-street, Torrington.	51st	31 Jan.	627	6,641	29
27	1880	Barnstaple Permanent Mutual, Bridge Hall Chambers, Barnstaple.	50th	31 Jan.	1,428	20,415	30
28	1881	Barnstaple and North Devon Permanent, 17, Joy-street, Barnstaple.	51st	30 April	232	5,331	31
37	1896	Exeter, Upper Paul-street, Exeter - - -	45th	31 Dec.	464	11,978	32
39	"	Western Counties Equitable, 1, Cooper-street, Bideford.	39th	31 May	645	16,390	33
41	"	North Devon, The Strand, Barnstaple - - -	33rd	31 Dec.	406	6,545	34

(^c) This Society has done no business.

of Building Societies, for the Year 1901—*continued*.

	Amount Advanced on Mortgage during the Year.	Liabilities.		Undivided Profit.	Assets.		Balance Deficit (if any).	Schedule.		
		To Holders of Shares.	To Depositors and other Creditors.		Balance due on Mortgage Securities (not including Prospective Interest).	Other Assets.		Part I. Column 6.	Part II. Column 9.	Part III. Column 7
	£.	£.	£.	£.	£.	£.	£.	£.	£.	£.
1	3,930	11,049	12	608	10,688	981	—	- nil -	498	- nil.
2	1,250	4,034	1,409	38	4,827	654	—	—	—	—
3	35,220	185,195	300	10,646	176,619	19,522	—	- nil -	- nil -	927
4	—	5,401	—	433	3,534	2,300	—	- nil -	1,857	- nil.
5	—	542	—	196	621	117	—	—	—	—
6	5,010	8,179	20,905	5	28,434	655	—	- nil -	3,142	- nil.
7	—	3,186	—	13	3,070	129	—	—	—	—
8	2,400	12,535	1,128	1,190	14,255	598	—	—	—	—
9	1,800	8,368	334	200	8,931	21	—	—	—	—
10	900	8,613	—	85	7,777	921	—	—	—	—
11	100	2,293	2	60	2,037	318	—	- nil -	- nil -	193
12	2,675	5,291	1,653	299	7,243	—	—	—	—	—
13	1,300	5,462	—	5	7,164	303	—	—	—	—
14	450	3,302	2	383	3,078	615	—	—	—	—
15	900	6,784	—	143	5,516	1,411	—	—	—	—
16	1,250	8,554	—	709	8,651	612	—	—	—	—
17	600	7,155	—	219	5,824	1,550	—	—	—	—
18	400	3,161	135	733	3,855	174	—	—	—	—
19	—	2,897	9	38	2,748	196	—	—	—	—
20	—	2,187	—	—	1,243	787	157	—	—	—
21	600	4,670	—	353	4,510	513	—	—	—	—
22	—	—	—	—	—	—	—	—	—	—
23	—	1,119	2	26	545	602	—	—	—	—
24	910	642	303	—	885	47	13	—	—	—
25	—	260	254	3	—	517	—	—	—	—
26	59,695	300,879	26,498	16,391	310,055	33,543	170	—	5,497	1,120
27	1,910	1,888	3,792	1,199	6,024	855	—	- nil -	200	- nil.
28	9,890	30,994	30,634	3,919	55,547	10,000	—	- nil -	3,175	616
29	1,370	18,424	1,567	1,249	19,079	2,161	—	- nil -	938	- nil.
30	7,275	42,610	14,303	2,990	48,062	11,841	—	- nil -	1,856	- nil.
31	1,710	7,903	5,207	594	13,076	718	—	- nil -	2,026	- nil.
32	7,221	11,824	13,389	4,073	24,078	5,208	—	—	—	—
33	9,660	15,113	25,597	1,197	40,518	1,389	—	—	—	—
34	3,066	17,204	1,694	151	17,812	1,237	—	- nil -	1,705	- nil.

ABSTRACT of the Annual Accounts and Statements

Register Number.	Year when Incor- porated.	NAME OF SOCIETY, AND CHIEF OFFICE OR PLACE OF MEETING.	Year of Society's Existence.	Date in 1901 to which Accounts are made up.	Total Number of Members.	Total Receipts during the last Financial Year.	
DEVONSHIRE—continued.							£.
43	1880	Exeter and Devon Mutual, Odd Fellows' Hall, Bampfylde-street, Exeter.	21st	31 Oct.	32	555	1
44	"	First Torquay 341st Starr-Bowkett, Y. M. C. A., Market-street, Torquay.	21st	18 Nov.	63	1,156	2
46	1882	Exeter 486th Starr-Bowkett, Eastgate Coffee Tavern, Exeter.	19th	31 Jan.	154	2,642	3
47	"	Paignton and District 495th Starr-Bowkett, 1, Town Hall-terrace, Paignton.	19th	28 Feb.	66	1,181	4
48	"	Second Torquay 496th Starr-Bowkett, Y. M. C. A., Market-street, Torquay.	19th	11 Mar.	76	1,350	5
49	"	Exmouth and District 499th Starr-Bowkett, Coffee Palace, Exmouth.	19th	31 Mar.	120	903	6
(C.D.) 52	"	First Devonport 520th Starr-Bowkett, Temperance Hall, Fore-street, Devonport.	19th	30 June	2	nil	7
55	1883	Tavistock 583rd Starr-Bowkett, Bedford-square, Tavistock.	18th	31 Jan.	257	2,632	8
(a) (I.D.) 57	"	Plymouth, Stonehouse, and District Self-Help, 12, Cornwall-street, Plymouth.	—	—	—	—	9
59	1884	Teignmouth and District Mutual, 51, Bitton-street, Teignmouth.	17th	29 Mar.	47	681	10
(a) (C.D.) 60	"	Crediton and District Mutual, 111, High-street, Crediton.	—	—	—	—	11
61	"	Second Exeter 707th Starr-Bowkett, Cathedral-yard, Exeter.	17th	31 July	154	2,117	12
(C.D.) 62	"	Second Devonport 702nd Starr-Bowkett, Temperance Hall, Fore-street, Devonport.	17th	31 July	13	nil	13
66	1885	Bideford and District 761st Starr-Bowkett, Grenville-street, Bideford.	16th	31 Mar.	175	1,772	14
69	1886	First Exeter Richmond, Eastgate Coffee Tavern, Exeter.	15th	30 Sept.	75	862	15
70	"	First Torquay Richmond, 4, Victoria-parade, Torquay.	15th	31 Oct.	55	537	16
71	"	Third Exeter 824th Starr-Bowkett, Cathedral-yard, Exeter.	15th	31 Oct.	137	1,427	17
79	1888	Second Bideford 912th Starr-Bowkett, Grenville-street, Bideford.	13th	31 July	176	579	18
81	1889	Plymouth and District Model, 10, Frankfort-street, Plymouth.	12th	19 Aug.	129	1,987	19
82	"	Exeter and District Perfect Thrift, Eastgate Coffee Tavern, Exeter.	12th	30 June	305	415	20
84	1890	Exeter Model, Oddfellows' Hall, Catherine-street, Exeter.	11th	7 Feb.	176	565	21
Total -					6,911	121,635	22
DORSETSHIRE:							
2	1881	Dorchester and County of Dorset Economic, 47, South-street, Dorchester.	54th	30 Sept.	94	2,323	23
6	1878	Dorset, The Gas Works, Damory-street, Blandford	49th	31 Aug.	434	24,073	24
9	1896	Wimborne and Bournemouth Permanent, King-street, Wimborne.	36th	30 Sept.	6	79	25
10	1875	Town and County of Poole, Market-place, Poole	27th	31 Dec.	271	8,074	26
11	1880	Swanage and Isle of Purbeck, Durlston House, Swanage.	22nd	31 Dec.	32	406	27
12	1883	First Weymouth 590th Starr-Bowkett, Odd Fellows' Hall, Market-street, Weymouth.	18th	31 Mar.	197	2,480	28
13	"	Dorchester 641st Starr-Bowkett, Alington Hall, Durngate-street, Dorchester.	18th	30 Nov.	267	2,104	29
14	1884	Second Dorchester and District 683rd Starr-Bowkett, Alington Hall, Durngate-street, Dorchester.	17th	31 Aug.	252	2,511	30
15	1885	First Poole 746th Starr-Bowkett, 102, High-street, Poole.	16th	31 Dec.	102	1,287	31
17	"	Portland 785th Starr-Bowkett, Soldiers' Institute, Portland.	16th	31 July	182	1,082	32
20	1888	Third Weymouth 918th Starr-Bowkett, Working Men's Club, Mitchell-street, Weymouth.	13th	31 Aug.	170	1,313	33
22	1889	Weymouth and District Perfect Thrift, 4, Lower Bond-street, Weymouth.	13th	13 Nov.	258	1,207	34
Total -					2,265	46,939	35

of Building Societies, for the Year 1901—*continued*.

	Amount Advanced on Mortgage during the Year.	Liabilities.		Undivided Profit.	Assets.		Balance Deficit (if any).	Schedule.		
		To Holders of Shares.	To Depositors and other Creditors.		Balance due on Mortgage Securities (not including Prospective Interest).	Other Assets.		Part I. Column 6.	Part II. Column 9.	Part III. Column 7.
	£.	£.	£.	£.	£.	£.	£.	£.	£.	£.
1	—	2,343	—	746	2,363	726	—	nil	nil	240
2	1,100	4,964	—	2,061	5,993	1,022	—	—	—	—
3	1,375	11,049	—	1,551	12,048	552	—	—	—	—
4	300	3,752	—	793	3,792	753	—	—	—	—
5	500	5,016	—	1,358	5,474	900	—	—	—	—
6	810	5,048	—	100	4,678	470	—	—	—	—
7	—	23	—	4	—	27	—	—	—	—
8	1,900	11,099	204	—	9,426	1,140	737	—	—	—
9	—	—	—	—	—	—	—	—	—	—
10	300	2,061	—	237	1,927	361	—	—	—	—
11	—	—	—	—	—	—	—	—	—	—
12	1,470	7,335	26	279	7,229	411	—	—	—	—
13	—	54	—	19	—	73	—	—	—	—
14	800	6,504	—	29	5,601	932	—	—	—	—
15	750	4,277	13	350	4,568	72	—	—	—	—
16	160	2,488	—	317	2,576	229	—	—	—	—
17	898	4,051	44	—	3,306	575	214	—	—	—
18	450	2,900	—	—	2,469	245	186	nil	nil	418
19	1,524	8,657	—	1,650	9,757	550	—	—	—	—
20	200	1,572	—	—	1,349	89	134	—	—	—
21	355	2,159	—	—	1,963	164	32	—	—	—
22	54,994	231,392	96,470	24,856	308,715	42,700	1,803	—	9,900	1,274
23	1,636	14,057	1,749	2,361	15,831	2,336	—	nil	1,547	nil.
24	16,960	29,670	43,344	5,968	78,932	50	—	nil	3,719	649
25	—	64	55	217	250	86	—	nil	nil	250
26	600	26,235	23,190	296	49,177	544	—	nil	14,730	5,097
27	—	1,064	65	113	1,024	218	—	—	—	—
28	2,000	10,034	—	241	9,868	407	—	nil	184	210
29	800	12,111	—	—	10,205	1,482	424	nil	511	1,362
30	1,250	10,177	—	—	8,271	1,428	478	nil	297	164
31	625	4,113	21	721	3,944	911	—	—	—	—
32	440	4,201	—	—	3,257	603	341	—	—	—
33	700	4,399	—	186	3,852	783	—	—	—	—
34	1,125	6,698	—	31	6,296	433	—	—	—	—
35	26,136	122,823	68,424	10,184	190,907	9,231	1,243	—	20,988	7,732

ABSTRACT of the Annual Accounts and Statements

Register Number.	Year when Incorporated.	NAME OF SOCIETY, AND CHIEF OFFICE OR PLACE OF MEETING.	Year of Society's Existence.	Date in 1901 to which Accounts are made up.	Total Number of Members.	Total Receipts during the last Financial Year.	
		DURHAM :				£.	
73	1876	Barnard Castle and Teesdale, Witham Testimonial, Barnard Castle.	52nd	31 July	240	2,876	1
90	1882	City and County of Durham Permanent, 6, Sadler-street, Durham.	50th	1 Mar.	122	5,039	2
95	1901	Easington Permanent, 7, Sycamore-terrace, Haswell, R.S.O.	52nd	31 May	74	842	3
147	1876	Darlington Equitable, Union-buildings, 18, Northgate, Darlington.	45th	17 July	971	67,230	4
151	1879	Auckland Union Permanent, 56, North Bondgate, Bishop Auckland.	45th	31 Dec.	79	3,070	5
181	1896	Economical, 11, Wellington-street, Gateshead -	41st	1 May	283	12,383	6
201	1877	Albion Permanent, Park Chambers, 28, John-street, Sunderland.	40th	26 Sept.	74	1,365	7
(I.D.) 208	1889	Stockton Permanent, 13, Finkle-street, Stockton-on-Tees.	39th	31 Dec.	15	601	8
226	1896	Durham District Permanent, 19, Elvet Bridge, Durham.	38th	30 April	18	949	9
233	1887	Bede Permanent, 51, Grange-road West, Jarrow -	38th	30 Sept.	169	20,253	10
236	1876	Gateshead Institute Permanent, 46, West-street, Gateshead.	38th	20 Oct.	208	17,570	11
238	1889	South Shields Equitable Permanent, Russell-buildings, 57, King-street, South Shields.	38th	31 Dec.	53	2,516	12
239	1888	United Permanent, Commercial Chambers, 71, King-street, South Shields.	37th	28 Feb.	209	9,729	13
256	1887	Tyne Dock Permanent, 99, Hudson-street, Tyne Dock, South Shields.	36th	21 Jan.	176	7,402	14
267	1876	North Durham Permanent, 3, West-street, Gateshead.	36th	4 Nov.	220	14,456	15
269	1888	Corporation Permanent, 3, Market-place, South Shields.	35th	14 Jan.	246	13,893	16
278	1885	Houghton-le-Spring and North Durham Permanent, Mechanics' Institute, Houghton-le-Spring, R.S.O.	35th	30 June	207	3,238	17
279	1895	Seaham Harbour (Londonderry) Permanent, 3, Tempest-place, Seaham Harbour, Sunderland.	35th	31 Dec.	156	4,254	18
280	1877	West Hartlepool and District Permanent, Atheneum, Church-street, West Hartlepool.	36th	31 Dec.	320	15,138	19
297	1895	Brandling Permanent, Brandling Chambers, Brandling-street, Gateshead.	32nd	2 Feb.	114	5,071	20
300	1894	Darlington and District Permanent, 88, Northgate, Darlington.	32nd	28 Feb.	154	1,456	21
302	1890	United Permanent, 12, West-street, Gateshead -	33rd	31 Mar.	237	17,197	22
324	1880	Bishop Auckland Rock, 23, Victoria-street, Bishop Auckland.	30th	31 Dec.	529	16,845	23
341	1877	North of England Permanent, 16, John-street, Sunderland.	38th	28 Sept.	37	878	24
342	"	Jarrow Permanent, 1, Grange-road West, Jarrow -	28th	31 Dec.	234	23,864	25
343a	1896	Advance, 15, Church-street, West Hartlepool -	28th	29 July	837	27,986	26
344a	1880	Industrial and Provident Permanent, 42, Fawcett-street, Sunderland.	47th	31 Dec.	1,000	35,646	27
345	1896	Wellington Permanent, 3, West-street, Gateshead	28th	4 Nov.	32	4,157	28
356	1875	Eligible Permanent, 63, King-street, South Shields	27th	31 Oct.	199	43,954	29
357	"	South Shields Crown Permanent, Waverley Chambers, Salem-street, South Shields.	26th	15 Mar.	82	4,968	30
358	"	Sunderland Royal, 33, West Sunnyside, Sunderland	26th	31 May	86	1,481	31
364	"	Crook Equitable, 2, Market-place, Crook, R.S.O. -	26th	4 June	227	6,778	32
367	"	South Shields Commercial Permanent, 67, King-street, South Shields.	26th	29 June	343	44,820	33
371	1876	Sunderland Star Permanent, 45, John-street, Sunderland.	25th	27 Feb.	98	1,988	34
372	"	Hetton-le-Hole and Easington Lane Permanent, National Schoolroom, Hetton-le-Hole, R.S.O.	26th	10 Dec.	207	3,083	35

of Building Societies, for the Year 1901—*continued.*

	Amount Advanced on Mortgage during the Year.	Liabilities.		Undivided Profit.	Assets.		Balance Deficit (if any).	Schedule.		
		To Holders of Shares.	To Depositors and other Creditors.		Balance due on Mortgage Securities (not including Prospective Interest).	Other Assets.		Part I. Column 6.	Part II. Column 9.	Part III. Column 7.
	£.	£.	£.	£.	£.	£.	£.	£.	£.	£.
1	167	9,347	9	1	8,663	694	—	- nil -	1,389	331
2	2,160	4,154	4,409	3,078	11,575	66	—	—	—	—
3	20	1,728	4	58	1,198	592	—	- nil -	- nil -	129
4	3,719	54,717	30,046	2,884	83,537	4,110	—	—	—	—
5	3,390	1,754	7,147	6,020	14,422	499	—	- nil	783	- nil.
6	9,844	25,156	2,045	2,044	27,973	1,272	—	—	—	—
7	25	3,910	—	284	3,131	1,063	—	- nil -	- nil -	356
8	—	—	2,011	7	1,897	121	—	- nil -	200	- nil.
9	400	783	—	1,074	1,505	352	—	—	—	—
10	11,850	51,683	2,128	1,725	55,497	39	—	—	—	—
11	9,627	41,276	2,842	1,746	45,829	35	—	—	—	—
12	9	9,897	—	798	10,339	356	—	- nil -	3,998	- nil.
13	2,412	44,744	247	3,412	45,542	2,861	—	—	—	—
14	2,911	20,561	—	404	18,998	1,967	—	- nil -	217	- nil.
15	3,100	35,249	5,000	2,412	38,781	3,880	—	10,334	- nil -	- nil.
16	4,768	31,963	—	1,479	30,889	2,553	—	- nil -	106	- nil.
17	755	9,781	1,890	2,000	12,499	1,172	—	- nil -	6,502	- nil.
18	2,060	3,427	5,319	640	9,258	128	—	—	—	—
19	5,807	15,750	15,282	465	28,337	3,110	—	—	—	—
20	1,389	13,169	439	284	13,882	10	—	- nil -	- nil -	994
21	—	4,471	—	—	4,062	345	64	- nil -	3,606	- nil.
22	10,118	29,103	3,178	1,144	33,385	40	—	—	—	—
23	13,540	54,074	10	1,841	51,620	4,305	—	7,000	- nil -	- nil.
24	—	2,367	350	45	1,865	897	—	- nil -	1,319	484
25	15,380	46,588	17,129	1,525	65,006	236	—	—	—	—
26	11,871	52,020	4,206	2,124	51,130	7,290	—	—	—	—
27	27,874	64,657	13,231	8,448	78,334	8,002	—	- nil -	511	170
28	3,423	10,923	2,000	1,219	12,593	1,549	—	—	—	—
29	23,966	136,763	—	11,298	146,429	1,632	—	5,500	1,186	- nil.
30	3,016	8,389	279	564	9,149	83	—	—	—	—
31	1,019	1,991	1,444	159	3,396	198	—	- nil -	- nil -	679
32	5,370	10,474	5,195	1,198	15,833	1,034	—	- nil -	- nil -	111
33	12,349	103,444	208	3,693	107,295	50	—	- nil -	2,983	- nil.
34	1,015	6,166	436	88	6,223	467	—	- nil -	nil -	92
35	1,690	5,142	1,550	244	6,566	370	—	—	—	—

ABSTRACT of the Annual Accounts and Statements

Register Number.	Year when Incorporated.	NAME OF SOCIETY, AND CHIEF OFFICE OR PLACE OF MEETING.	Year of Society's Existence.	Date in 1901 to which Accounts are made up.	Total Number of Members.	Total Receipts during the last Financial Year.	
		<i>DURHAM—continued.</i>				£.	
374	1876	Hartlepool Permanent, 61, Church-street, West Hartlepool.	25th	30 June	236	8,490	1
376	"	South Shields Sun Permanent, 55, King-street, South Shields.	25th	30 July	100	7,663	2
378	1877	Stanhope and Wear Valley Permanent, New Bank, Stanhope, R.S.O.	24th	30 June	40	1,276	3
379	"	South Shields Nelson Permanent, 25, King-street, South Shields.	24th	28 Feb.	116	17,059	4
380	"	North Eastern Industrial Permanent, 22, Fawcett-street, Sunderland.	24th	12 Aug.	42	152	5
382	"	Sunderland Havelock Permanent, 62, John-street, Sunderland.	24th.	7 Oct.	48	1,816	6
387	"	Tyne Commercial Permanent, 10, Grange-road West, Jarrow.	24th	31 Dec.	383	39,415	7
392	1879	Sunderland Working Men's Permanent, Fawcett-street, Sunderland.	22nd	31 Dec.	1,390	47,282	8
395	1880	Sunderland 339th Starr-Bowkett, 20, Bridge-street, Sunderland.	21st	29 Oct.	137	1,681	9
396	"	Stockton-on-Tees 340th Starr-Bowkett, 134, High-street, Stockton-on-Tees.	21st	31 Oct.	51	479	10
397	1881	Hartlepool 344th Starr-Bowkett, 11, Church-street, West Hartlepool.	21st	31 Dec.	81	1,037	11
(I.D.) 399	"	First Shotley Bridge and District 370th Starr-Bowkett, Temperance Hall, Blackhill, R.S.O.	20th	30 April	72	934	12
401	"	Second Sunderland 417th Starr-Bowkett, 20, Bridge-street, Sunderland.	20th	7 May	113	924	13
402	"	Jarrow and District 402nd Starr-Bowkett, 61, Ellison-street, Jarrow.	20th	30 June	91	1,262	14
403	"	South Shields Amalgamated Starr-Bowkett, 25, King-street, South Shields.	20th	30 July	208	3,919	15
405	"	Gateshead 477th Starr-Bowkett, 14, West-street, Gateshead.	20th	31 Dec.	113	2,732	16
410	1882	Third Sunderland 536th Starr-Bowkett, 20, Bridge-street, Sunderland.	19th	27 Aug.	81	1,345	17
(I.D.) 411	"	Sunderland Monarch Permanent, 4, Norfolk-street, Sunderland.	19th	31 Dec.	2	1,824	18
414	1883	Sunderland Neptune Permanent, 20, Bridge-street, Sunderland.	19th	31 Dec.	127	4,283	19
421	1884	Second Hartlepool 638th Starr-Bowkett, 67, Church-street, West Hartlepool.	18th	31 Dec.	76	1,061	20
423	"	Team Valley Permanent, Masonic Hall, Chester-le-Street.	17th	12 Mar.	197	3,770	21
427	"	Felling and District 684th Starr-Bowkett, 12, West-street, Gateshead.	17th	30 Sept.	30	212	22
428	1885	Consett and District Permanent, New Town Hall, Consett, R.S.O.	17th	21 Dec.	170	4,340	23
429	"	Consett and District 741st Starr-Bowkett, Parliament-street, Consett, R.S.O.	16th	21 Jan.	123	921	24
433	1886	South Shields Anchor Permanent, Waverley Chambers, Salem-street, South Shields.	15th	2 Feb.	98	2,687	25
437	1888	Stockton-on-Tees Model, 8, Silver-street, Stockton-on-Tees.	15th	21 May	80	565	26
439	"	Fourth Sunderland 937th Starr-Bowkett, 20, Bridge-street, Sunderland.	12th	30 Jan.	190	795	27
440	1889	Bishop Auckland and District 942nd Starr-Bowkett, 45, Market-place, Bishop Auckland.	13th	31 Dec.	39	169	28
441	"	First Sunderland Economic, 50, Frederick-street, Sunderland.	13th	24 Dec.	119	713	29
442	"	Hartlepool Model, 23, Church-street, West Hartlepool.	12th	9 Jan.	172	1,102	30
(I.D.) 443	"	Sunderland Amalgamated Model, 11, John-street, Sunderland.	13th	31 Dec.	194	1,317	31
445	"	Black Hill, Consett, and District Model, 1, Park-road, Blackhill, R.S.O.	12th	30 April	280	1,164	32
447	"	Darlington Model, 8, Houndgate, Darlington	12th	11 June	183	1,078	33
453	"	First Spennymoor and District Model, 5, Thomas-street, Spennymoor.	12th	7 Oct.	156	1,366	34
454	"	Shildons First Model, 1, St. John's-road, New Shildon, R.S.O.	12th	17 Oct.	260	1,596	35
455	"	South Shields Model, Edinburgh Buildings, 34, King-street, South Shields.	12th	7 Oct.	249	1,684	36

of Building Societies, for the Year 1901—*continued*.

	Amount Advanced on Mortgage during the Year.	Liabilities.		Undivided Profit.	Assets.		Balance Deficit (if any).	Schedule.		
		To Holders of Shares.	To Depositors and other Creditors.		Balance due on Mortgage Securities (not including Prospective Interest).	Other Assets.		Part I. Column 6.	Part II. Column 9.	Part III. Column 7.
	£.	£.	£.	£.	£.	£.	£.	£.	£.	£.
1	3,421	11,731	11,912	815	24,011	447	—	- nil -	320	232
2	3,270	15,805	2,201	666	18,533	139	—	- nil -	606	- nil.
3	800	2,132	191	69	2,383	9	—	—	—	—
4	11,430	21,876	190	453	22,516	3	—	—	—	—
5	—	1,838	1,096	117	3,031	20	—	- nil -	- nil	3,031
6	905	4,102	—	115	3,931	286	—	- nil -	- nil -	90
7	22,485	72,692	4,000	1,903	75,601	2,994	—	—	—	—
8	32,073	122,054	1,113	3,554	120,718	6,003	—	- nil -	- nil -	2,172
9	800	5,942	—	466	6,056	352	—	—	—	—
10	—	3,057	—	886	2,833	1,110	—	—	—	—
11	800	4,880	—	293	4,944	229	—	—	—	—
12	—	3,616	—	792	4,234	174	—	—	—	—
13	540	3,623	—	246	3,853	16	—	—	—	—
14	715	4,162	—	327	4,039	450	—	—	—	—
15	2,950	12,611	—	582	12,463	730	—	—	—	—
16	600	7,254	—	962	6,582	1,634	—	—	—	—
17	1,080	4,153	—	267	4,187	233	—	—	—	—
18	—	20	—	—	20	—	—	—	—	—
19	3,515	7,683	4,044	35	11,071	691	—	—	—	—
20	682	3,531	52	594	3,075	502	—	—	—	—
21	3,370	12,145	1,287	394	13,816	10	—	—	—	—
22	—	824	1	86	—	911	—	—	—	—
23	2,675	5,657	8,036	220	13,776	137	—	—	—	—
24	500	3,217	2	129	3,016	332	—	—	—	—
25	60	8,106	897	276	9,267	12	—	—	—	—
26	—	2,051	3	—	1,976	78	—	—	—	—
27	313	3,332	—	—	3,180	130	22	—	—	—
28	—	698	—	141	774	65	—	—	—	—
29	80	2,986	—	—	2,558	352	76	—	—	—
30	700	5,518	—	622	5,586	554	—	—	—	—
31	110	3,609	29	—	2,273	1,049	316	—	—	—
32	700	7,437	44	283	7,758	6	—	—	—	—
33	580	5,933	—	402	5,549	786	—	—	—	—
34	1,050	5,710	—	597	5,927	380	—	—	—	—
35	1,100	5,800	—	437	6,148	89	—	—	—	—
36	1,000	9,111	—	1,281	10,178	214	—	—	—	—

ABSTRACT of the Annual Accounts and Statements

Register Number.	Year when Incorporated.	NAME OF SOCIETY, AND CHIEF OFFICE OR PLACE OF MEETING.	Year of Society's Existence.	Date in 1901 to which Accounts are made up.	Total Number of Members.	Total Receipts during the last Financial Year.	
		DURHAM—continued.				£.	
457	1889	Darlington Second Model, 8, Houndgate, Darlington.	12th	18 Dec.	162	1,214	1
458	1890	Darlington First Popular, 16, Central-buildings, Horsemarket, Darlington.	11th	31 Jan.	228	789	2
460	"	Hartlepoons Third Model, 23, Church-street, West Hartlepool.	11th	15 April	295	1,159	3
461	"	First Gateshead and District Perfect Thrift, Mechanics' Institute, West-street, Gateshead.	11th	31 Mar.	185	785	4
464	"	Crook Popular, Freemasons' Hall, Church-street, Crook, R.S.O.	11th	31 Aug.	380	1,274	5
467	"	Spennymoor First Popular, 82, South-street, Spennymoor.	11th	30 Sept.	62	240	6
468	"	Stockton-on-Tees First Popular, 134, High-street, Stockton-on-Tees.	11th	30 Sept.	222	867	7
469	"	Hartlepoons Popular, 33, Lynn-street, West Hartlepool.	11th	26 Nov.	122	722	8
471	1891	Stockton and District Perfect Thrift, 134, High-street, Stockton-on-Tees.	10th	31 Jan.	310	943	9
472	"	Durham and Yorkshire, 85, Northgate, Darlington.	11th	31 Dec.	1,755	64,440	10
473	"	First Sunderland Paragon, 20, Bridge-street, Sunderland.	10th	26 Feb.	215	1,349	11
477	"	Hartlepoons Fourth Model, 23, Church-street, West Hartlepool.	10th	21 Oct.	296	1,252	12
478	"	Shildons Second Model, 1, St. John's-road, New Shildon, R.S.O.	10th	12 April	295	1,267	13
480	"	Eldon Lane and District Workman's, Primitive Methodist Lecture Hall, Eldon-lane, Bishop Auckland.	10th	28 May	50	350	14
481	"	Darlington Third Model, 8, Houndgate, Darlington.	10th	9 May	206	943	15
482	"	Spennymoor Mutual, 4, Thomas-street, Spennymoor.	10th	1 April	97	484	16
492	1894	Second Sunderland Paragon, 20, Bridge-street, Sunderland.	7th	12 Feb.	398	1,335	17
493	"	Hartlepoons Second Popular, 33, Lynn-street, West Hartlepool.	7th	8 n.	195	788	18
494	"	First Waterhouses Popular, Baptist School, Waterhouses, Durham.	7th	31 Jan.	244	741	19
495	"	Darlington Fourth Model, 8, Houndgate, Darlington.	7th	19 Mar.	258	840	20
496	"	Tow Law First Popular, Local Board Office, High-street, Tow Law, R.S.O.	7th	19 Feb.	289	878	21
497	"	Tow Law Mutual, Local Board Office, High-street, Tow Law, R.S.O.	7th	15 April	294	923	22
500	"	Willington First Popular, Board Schools, Willington, R.S.O.	7th	31 May	233	812	23
501	"	Darlington Fifth Model, 8, Houndgate, Darlington.	7th	20 June	244	773	24
502	"	Fourth Derwent, Station Hotel, Blackhill, R.S.O.	7th	6 Mar.	68	1,767	25
505	1893	Thornaby First Model, 27, High-street, Stockton-on-Tees.	9th	13 Feb.	23	nil	26
506	1901	First Gateshead Economic, Town Hall Chambers, 26, West-street, Gateshead.	1st	31 Dec.	116	282	27
507	"	Darlington First Economic, Ivy House, Bondgate, Darlington.	1st	31 Dec.	114	389	28
508	"	Shildons Economic, 3, St. John's-road, New Shildon, R.S.O.	1st	31 Dec.	73	169	29
509	"	Jarrow and Hebburn Economic, 54, Ellison-street, Jarrow.	1st	31 Dec.	278	767	30
510	"	South Shields Economic, Union-chambers, 37, King-street, South Shields.	1st	31 Dec.	157	428	31
511	"	Bishop Auckland Economic, 107, Newgate-street, Bishop Auckland.	1st	31 Dec.	74	118	32
512	"	Crook and District Economic, Mr. H. P. Douglas, Solicitor, Hope-street, Crook, R.S.O.	1st	31 Dec.	155	242	33
(a) 513	"	Consett and District Economic, Freemason's Hall, Front-street, Consett, R.S.O.	—	—	—	—	34
514	"	Second Sunderland Economic, 50, Frederick-street, Sunderland.	1st	31 Dec.	145	243	35
515	"	First Stockton-on-Tees Economic, 134, High-street, Stockton-on-Tees.	1st	31 Dec.	173	174	36
				Total	22,764	700,806	37

of Building Societies, for the Year 1901—*continued.*

	Amount Advanced on Mortgage during the Year.	Liabilities.		Undivided Profit.	Assets.		Balance Deficit (if any).	Schedule.		
		To Holders of Shares.	To Depositors and other Creditors.		Balance due on Mortgage Securities (not including Prospective Interest).	Other Assets.		Part I. Column 6.	Part II. Column 9.	Part III. Column 7.
	£.	£.	£.	£.	£.	£.	£.	£.	£.	£.
1	200	5,383	—	304	5,127	560	—	—	—	—
2	210	3,505	6	6	3,293	224	—	—	—	—
3	900	3,860	—	1,315	9,799	376	—	—	—	—
4	785	4,453	—	162	4,289	326	—	— nil —	— nil —	252
5	885	6,647	2	476	6,898	227	—	—	—	—
6	285	1,193	—	48	1,075	166	—	—	—	—
7	500	4,465	3	387	4,680	175	—	—	—	—
8	517	3,866	1	289	3,511	645	—	—	—	—
9	950	5,186	12	42	4,224	1,016	—	— nil —	— nil —	300
10	19,422	93,989	69,153	4,088	156,824	10,406	—	—	—	—
11	640	2,713	604	—	3,063	147	107	—	—	—
12	750	7,772	—	471	7,575	668	—	—	—	—
13	800	5,683	—	120	5,345	458	—	—	—	—
14	—	446	—	—	—	446	—	—	—	—
15	845	4,901	—	387	5,185	103	—	—	—	—
16	300	2,804	1	265	3,057	13	—	—	—	—
17	995	3,543	23	—	3,449	35	82	—	—	—
18	870	2,631	2	—	2,218	316	99	—	—	—
19	600	3,212	2	237	3,138	313	—	—	—	—
20	750	4,474	—	43	4,361	156	—	—	—	—
21	200	4,099	41	320	3,603	857	—	—	—	—
22	600	3,764	5	88	3,656	201	—	—	—	—
23	440	2,200	5	83	2,093	195	—	—	—	—
24	700	4,158	—	129	3,693	594	—	—	—	—
25	1,020	3,462	—	1,831	4,338	955	—	—	—	—
26	—	193	6	—	—	42	157	—	—	—
27	—	220	—	2	—	222	—	—	—	—
28	50	304	38	12	50	304	—	—	—	—
29	—	132	—	—	—	87	45	—	—	—
30	365	629	—	—	365	255	9	—	—	—
31	—	372	47	—	—	396	23	—	—	—
32	—	98	71	—	—	163	6	—	—	—
33	—	211	51	—	—	257	5	—	—	—
34	—	—	—	—	—	—	—	—	—	—
35	—	201	—	1	—	202	—	—	—	—
36	—	117	57	1	—	175	—	—	—	—
37	327,927	1,506,403	233,212	93,592	1,738,010	94,186	1,011	22,834	23,726	9,423

ABSTRACT of the Annual Accounts and Statements

Register Number.	Year when Incorporated.	NAME OF SOCIETY, AND CHIEF OFFICE OR PLACE OF MEETING.	Year of Society's Existence.	Date in 1901 to which Accounts are made up.	Total Number of Members.	Total Receipts during the last Financial Year.	
		ESSEX :				£.	
8	1875	Chelmsford and Essex, Chelmsford Institute, New London-road, Chelmsford.	56th	31 Aug.	79	6,348	1
19	1881	Essex Equitable Permanent, South-street, Romford.	53rd	31 Mar.	387	11,785	2
23	1875	Saffron Walden Second, King-street, Saffron Walden.	52nd	31 Dec.	359	11,994	3
27	1885	Maldon Permanent, 29, High-street, Maldon	50th	31 Mar.	42	3,492	4
47	1881	Saffron Walden and Essex Mechanics' Permanent, Town Hall, Saffron Walden.	54th	31 May	57	784	5
49	1876	Colchester Co-operative Mutual Permanent, 2, Victoria Chambers, West Stockwell-street, Colchester.	52nd	31 Dec.	747	19,757	6
54	1896	Second Plaistow Mutual, Public Schools, Balaam-street, Plaistow, E.	28th	31 Dec.	94	577	7
55	"	Harlow, George Inn, Harlow	27th	28 Feb.	61	927	8
61	1876	Brentwood and District 191st Starr-Bowkett, Primrose Hill, Brentwood.	25th	30 Nov.	38	404	9
62	1877	Walthamstow Permanent, Town Hall, Orford-road, Walthamstow, N.E.	24th	31 Mar.	283	7,767	10
63	"	Woodford Mutual, Castle Hotel, Woodford, N.E.	24th	30 April	28	719	11
68	"	Canning Town and District 217th Starr-Bowkett, Boyd Institute, Nelson-street, Victoria Docks, E.	24th	31 Dec.	45	2,592	12
71	1878	Second Stratford Co-operative, Mechanics' Institute, Store-street, Stratford, E.	23rd	7 Aug.	15	83	13
(I.D.) 73	1879	Second Colchester 246th Starr-Bowkett, Shaftesbury Rooms, Culver-street, Colchester.	22nd	7 Mar.	67	1,301	14
75	"	Leytonstone and Wanstead 253rd Starr-Bowkett, Elliot Rooms, Harvey-road, Leytonstone, N.E.	22nd	30 April	81	1,311	15
(C.D.) 76	"	Fifth Stratford Rock Mutual, 138, Romford-road, Stratford, E.	21st	20 Jan.	24	1,289	16
77	1880	Grays and District 305th Starr-Bowkett, Devon Villa, Brooke-road, Grays.	21st	31 May	45	721	17
78	"	Grays Co-operative Mutual Permanent, 68, High-street, Grays.	21st	31 Dec.	533	10,659	18
81	"	Second Canning Town 349th Starr-Bowkett, Trinity School-room, Barking-road, E.	21st	30 Nov.	118	3,496	19
82	"	Walthamstow and District 347th Starr-Bowkett, Bridge-chambers, Hoe-street, Walthamstow, N.E.	21st	31 Dec.	117	4,566	20
84	1881	Epping, Ongar, and District 348th Starr-Bowkett, 7, Victoria-buildings, High-street, Epping.	21st	31 Dec.	124	1,517	21
(a)(C.D.) 90	1882	Forest Gate, 49, Empress-avenue, Cranbrook Park, Ilford.	—	—	—	—	22
97	1883	West Essex Permaneht, 12, Duke-street, Chelmsford.	18th	31 May	92	15,976	23
107	1884	Chelmsford 661st Starr-Bowkett, 17, Duke-street, Chelmsford.	17th	31 May	45	996	24
(I.D.) 109	1885	Loughton and District 769th Starr-Bowkett, Public Hall, Loughton.	16th	23 May	37	30	25
110	"	Buckhurst Hill, Second Woodford, and Wanstead Mutual, Urban District Council Offices, Buckhurst Hill.	16th	30 June	125	2,857	26
111	"	Forest Lane Independent Mutual, Lecture Hall, Broadway, Forest Gate, E.	16th	31 Aug.	55	486	27
112	"	Billericay and District Permanent, Town Hall, Billericay, Brentwood.	16th	24 June	22	551	28
117	1887	Fifth West Ham, George Inn, Stratford, E.	14th	30 April	59	2,561	29
125	1888	Blackwater Mutual, 29, High-street, Maldon	13th	5 Aug.	33	612	30
128	1890	Forest Gate Equitable Permanent, 203, Earlham-grove, Forest Gate, E.	11th	31 July	82	11,365	31
129	"	Seventh Stratford Rock Mutual, Workmen's Hall, West Ham-lane, Stratford, E.	11th	31 Dec.	177	3,998	32
133	1891	South East Essex Permanent, 67, High-street, Southend-on-Sea.	10th	30 June	132	4,766	33
137	1892	East Ham and District Mutual, Lecture-hall, adjoining East Ham Congregational Church, Stamford-road, East Ham, E.	9th	31 Dec.	132	1 051	34

of Building Societies, for the Year 1901—*continued*.

	Amount Advanced on Mortgage during the Year.	Liabilities.		Undivided Profit.	Assets.		Balance Deficit (if any).	Schedule.		
		To Holders of Shares.	To Depositors and other Creditors.		Balance due on Mortgage Securities (not including Prospective Interest).	Other Assets.		Part I. Column 6.	Part II. Column 9.	Part III. Column 7.
	£.	£.	£.	£.	£.	£.	£.	£.	£.	£.
1	2,255	6,072	1,448	2,343	8,786	1,077	—	—	—	—
2	5,893	28,188	54	3,103	30,861	984	—	—	—	—
3	4,310	18,274	17,706	1,075	34,851	2,204	—	nil	60	nil.
4	2,000	1,917	2,986	99	4,806	196	—	—	—	—
5	615	1,193	1,211	451	2,822	33	—	nil	nil	196
6	10,224	23,007	22,695	2,062	47,764	—	—	nil	373	nil.
7	—	835	241	332	760	648	—	nil	nil	13
8	310	2,317	—	23	2,231	109	—	—	—	—
9	—	1,106	—	78	1,073	111	—	—	—	—
10	5,162	12,688	7,792	1,477	21,405	552	—	nil	98	329
11	300	5,262	—	386	5,414	234	—	nil	370	nil.
12	1,200	4,825	—	2,167	6,869	123	—	—	—	—
13	—	198	—	76	170	104	—	—	—	—
14	800	4,785	365	1,186	4,980	1,356	—	—	—	—
15	1,950	5,410	17	615	5,923	119	—	—	—	—
16	600	4,069	3	1,800	5,749	123	—	—	—	—
17	600	2,799	7	440	2,721	525	—	nil	116	nil.
18	6,507	20,485	8,617	889	29,991	—	—	—	—	—
19	2,000	10,279	3	791	9,842	1,231	—	nil	nil	187
20	—	9,236	—	873	8,144	1,965	—	nil	576	264
21	2,500	8,523	—	1,046	8,458	1,111	—	nil	285	nil.
22	—	—	—	—	—	—	—	—	—	—
23	3,825	12,541	3,086	513	16,140	—	—	—	—	—
24	760	2,219	—	869	2,949	139	—	—	—	—
25	—	394	—	—	100	108	186	—	—	—
26	1,400	10,804	7	297	9,737	1,371	—	—	—	—
27	400	2,434	—	180	2,458	156	—	—	—	—
28	—	653	—	110	717	46	—	—	—	—
29	2,200	7,778	—	1,424	9,139	63	—	—	—	—
30	600	2,176	—	—	2,065	54	57	—	—	—
31	3,533	4,813	5,176	649	10,549	89	—	—	—	—
32	2,300	10,174	—	1,467	10,986	655	—	—	—	—
33	2,900	4,365	7,098	397	11,860	—	—	—	—	—
34	400	2,700	—	75	2,095	680	—	—	—	—

ABSTRACT of the Annual Accounts and Statements

Register Number.	Year when Incorporated.	NAME OF SOCIETY, AND CHIEF OFFICE OR PLACE OF MEETING.	Year of Society's Existence.	Date in 1901 to which Accounts are made up.	Total Number of Members.	Total Receipts during the last Financial Year.	
		<i>Essex—continued.</i>				£.	
138	1892	First Stratford Co-operative, Great Eastern Railway Mechanics' Institute, Store-street, Stratford, E.	9th	6 July	502	3,389	1
139	"	Second West Essex Mutual, 12, Duke-street, Chelmsford.	9th	31 May	56	6,831	2
140	"	Sixth West Ham, George Inn, Stratford, E.	9th	31 Aug.	108	1,938	3
143	1894	Third Plaistow Mutual, Public Schools, Balaam-street, Plaistow, E.	7th	31 Mar.	236	2,380	4
144	"	Clacton and District Mutual, Town Hall Buildings, Clacton-on-Sea, R.S.O.	8th	31 Dec.	308	1,980	5
(a) (1) 148	1897	Leigh-on-Sea and District Permanent, New-road, Leigh-on-Sea.	—	—	—	—	6
150	1898	Ilford Permanent, adjoining Railway Station, Ilford.	4th	31 Dec.	39	931	7
(a) (1) 151	1899	Ilford and District Mutual Terminable, High-street, Ilford.	—	—	—	—	8
(T.D.) 152	1881	Stonebridge Mutual, Essex-villa, Faraday-road, Leyton, N.E.	19th	13 May	nil.	nil.	9
153	1899	Essex and Kent Mutual, 31, New-road, Grays	2nd	31 Dec.	78	2,593	10
154	"	Southend-on-Sea (Golding's) Improved Permanent, Middleton Hotel, Southend-on-Sea.	2nd	31 Dec.	74	175	11
				Total	5,736	157,505	12
		<i>GLOUCESTERSHIRE:</i>					
4a	1879	Cheltenham and East Gloucestershire, 2A, Essex-place, Rodney-terrace, Cheltenham.	49th	31 Aug.	125	3,915	13
10	"	Bristol Equitable Permanent, 6, Brighton-chambers, St. Stephen's-avenue, Bristol.	51st	31 July	174	14,650	14
11	1874	Bristol, West of England, and South Wales Permanent, 8, St. Stephen-street, Bristol.	51st	31 July	1,551	216,024	15
13	1875	Bristol and District Permanent Economic, 40, Broad-street, Bristol.	48th	20 Mar.	851	22,860	16
14a	1888	Gloucestershire Mutual, 19, Clarence-street, Gloucester.	49th	3 Sept.	168	5,433	17
19	1884	Third Bristol, 17, Bridge-street, Bristol	42nd	31 July	281	9,078	18
21	1875	Bristol General Permanent, Wellington Chambers, 12, Bridge-street, Bristol.	36th	28 Feb.	104	7,088	19
22	"	Fourth Bristol Permanent, 5, Exchange-buildings West, Corn-street, Bristol.	36th	25 Mar.	274	10,985	20
27	1874	Bristol and Clifton Permanent, 2, Queen Anne Buildings, Baldwin-street, Bristol.	37th	31 Mar.	181	4,377	21
(I.D.) 30	1875	Shareholders' Hand-in-Hand Permanent, 4, Colston-street, Bristol.	29th	31 Dec.	46	465	22
46	1877	Stroud Provident, 5, Rowcroft, Stroud	51st	31 July	639	16,516	23
47	"	Stroud Conservative Permanent, 8, Rowcroft, Stroud.	33rd	31 Dec.	291	6,449	24
50	1878	Cheltenham and Gloucestershire Permanent Mutual, 18, Clarence-street, Cheltenham.	51st	31 Dec.	3,613	147,682	25
51	"	Wotton-under-Edge and Dursley Phoenix Permanent, Long-street, Wotton-under-Edge.	23rd	1 June	190	2,806	26
52	1879	Cosmopolitan Permanent, 14, John-street, Bristol	23rd	31 Dec.	98	2,684	27
53	1880	Victoria (of Bristol) 1, Stephen-street, Bristol	22nd	31 Dec.	161	4,274	28
54	1882	Tewkesbury and District Permanent, 84, Barton-street, Tewkesbury.	19th	31 Dec.	189	3,370	29
55	1886	Bristol Great Western, 59, Broad-street, Bristol	15th	8 Oct.	26	532	30
56	1887	First Gloucester Richmond, 5, Priory-place, Grey Friars, Gloucester.	15th	31 Dec.	68	753	31
57	1889	First Kingswood and District Richmond, High-street, Kingswood, Bristol.	12th	30 Sept.	103	806	32
59	1891	Bristol Perfect Thrift, City Chambers, 4, Nicholas-street, Bristol.	10th	28 Feb.	243	1,174	33
62	"	First Cheltenham Richmond, 2, Ormond-place, Cheltenham.	10th	25 Feb.	170	625	34

(1) Registry cancelled (1902)

of Building Societies, for the Year 1901—*continued*.

	Amount Advanced on Mortgage during the Year.	Liabilities.		Undivided Profit.	Assets.		Balance Deficit (if any).	Schedule.		
		To Holders of Shares.	To Depositors and other Creditors.		Balance due on Mortgage Securities (not including Prospective Interest).	Other Assets.		Part I. Column 6.	Part II. Column 9.	Part III. Column 7.
	£.	£.	£.	£.	£.	£.	£.	£.	£.	£.
1	2,475	16,951	16	557	16,602	922	—	—	—	—
2	4,185	9,912	4,210	1,185	14,850	457	—	—	—	—
3	1,350	5,519	—	41	5,074	486	—	—	—	—
4	2,510	7,350	—	90	7,124	316	—	—	—	—
5	3,050	3,408	2,437	162	5,942	65	—	—	—	—
6	—	—	—	—	—	—	—	—	—	—
7	—	3,316	1,505	44	4,611	254	—	—	—	—
8	—	—	—	—	—	—	—	—	—	—
9	—	nil	nil	nil	nil	nil	nil	—	—	—
10	2,000	1,380	2,342	—	3,650	45	27	—	—	—
11	416	544	15	—	403	121	35	—	—	—
12	81,530	280,899	89,037	29,372	380,171	18,832	305	—	1,878	989
13	3,362	2,106	6,740	950	9,751	45	—	—	—	—
14	12,020	9,981	16,262	2,377	28,610	10	—	nil	1,399	nil.
15	80,380	186,881	68,763	48,084	268,490	35,238	—	88,734	5,490	1,627
16	15,232	53,555	12,197	11,782	75,723	1,811	—	nil	675	787
17	2,232	7,907	3,953	481	12,294	47	—	—	—	—
18	4,935	10,541	4,028	1,623	15,431	761	—	—	—	—
19	3,490	7,978	3,069	3,617	12,066	2,598	—	nil	659	184
20	4,678	9,935	12,784	548	23,173	94	—	nil	3,188	154
21	1,490	6,873	10,562	1,725	18,127	1,033	—	nil	5,046	nil.
22	—	2,510	2,739	—	4,894	355	—	nil	726	3,703
23	10,615	20,144	24,228	6,527	50,456	443	—	nil	1,362	696
24	2,605	16,555	8,142	3,405	23,111	4,991	—	nil	1,742	2,617
25	76,966	279,274	63,347	21,547	350,511	13,657	—	—	—	—
26	1,524	6,247	1,525	177	7,195	754	—	nil	567	1,459
27	1,290	2,858	1,927	696	5,480	1	—	nil	nil	214
28	680	5,443	5,808	647	11,885	13	—	nil	1,957	nil.
29	2,820	8,339	966	123	9,414	14	—	—	—	—
30	—	711	22	892	1,477	148	—	—	—	—
31	550	3,815	—	467	4,243	39	—	—	—	—
32	650	2,823	10	238	2,622	449	—	—	—	—
33	600	4,926	144	60	4,928	202	—	—	—	—
34	100	3,208	23	32	3,026	237	—	—	—	—

ABSTRACT of the Annual Accounts and Statements

Register Number.	Year when Incorporated.	NAME OF SOCIETY, AND CHIEF OFFICE OR PLACE OF MEETING.	Year of Society's Existence.	Date in 1901 to which Accounts are made up.	Total Number of Members.	Total Receipts during the last Financial Year.	
GLOUCESTERSHIRE—continued.							
63	1891	Second Cheltenham Richmond, 27, Pittville-street, Cheltenham.	10th	31 July	202	£. 743	1
64	"	Second Bristol Perfect Thrift, Shepherd's Hall, Old Market-street, Bristol.	10th	30 Sept.	383	1,762	2
65	1892	Third Cheltenham Richmond, Tivoli Coffee Tavern, Cheltenham.	10th	30 Nov.	149	786	3
67	"	Bedminster and Totterdown Perfect Thrift, Don Restaurant, Redcliffe-street, Bristol.	9th	31 Mar.	335	1,351	4
63	"	Third Bristol Perfect Thrift, Shepherd's Hall, Old Market-street, Bristol.	9th	31 Mar.	406	1,228	5
71	1894	Bishopston and District Perfect Thrift, Coffee Tavern, 70, Gloucester-road, Bishopston, Bristol.	7th	30 April	385	1,897	6
72	1892	St. Agnes Perfect Thrift, 199, Newfoundland-road, Bristol.	7th	31 Dec.	963	2,818	7
73	1891	Second Bishopston and District Perfect Thrift, 11, High-street, Bristol.	7th	31 Dec.	640	1,567	8
Total -					13,009	494,698	9
HAMPSHIRE :							
(I.D.) 18	1875	Ringwood and South Hants, No. 2, Christchurch-street, Ringwood.	50th	31 May	131	2,219	10
22a	"	Southampton and South Hants, 2, High-street, Southampton.	48th	31 Oct.	140	12,973	11
24	1878	County of Southampton Provident Permanent, 3, Portland-street, Southampton.	48th	30 June	61	2,527	12
37	1880	Christchurch and Bournemouth Permanent, Church-street, Christchurch.	35th	30 June	190	7,224	13
38	1875	Hampshire and Landport, 3, Edinburgh-road, Landport, Portsmouth.	35th	31 Aug.	382	23,648	14
46	1875	Bournemouth, 52, Old Christchurch-road, Bournemouth.	29th	31 Mar.	163	3,894	15
49	1896	Christchurch and Bournemouth, No. 2, 2, Church-street, Christchurch.	27th	30 Sept.	138	1,479	16
50	"	Southampton and District 157th Starr-Bowkett, Polytechnic Institution, Hanover-buildings, Southampton.	27th	31 Oct.	190	1,154	17
54	1876	Fordingbridge Permanent Investment, Victoria Rooms, Fordingbridge, Salisbury.	25th	13 Sept.	61	650	18
56	1877	Second Southampton and District 213th Starr-Bowkett, Polytechnic Institution, Hanover Buildings, Southampton.	24th	30 June	116	974	19
57	"	Winchester 216th Starr-Bowkett, 1A, Southgate-street, Winchester.	24th	31 Aug.	128	1,735	20
60	1878	Cowes Permanent, 63A, High-street, Cowes, Isle of Wight.	23rd	31 Dec.	11	417	21
61	1879	Vectis Permanent Investment, 7, Lind-street, Ryde.	22nd	31 July	273	9,929	22
(I.D.) 62	"	Portsea Island 261st Starr-Bowkett, 23, Grafton-street, Landport, Portsmouth.	22nd	31 July	31	355	23
(I.D.) 67	1881	First Landport 375th Starr-Bowkett, 70, Church-road, Landport, Portsmouth.	20th	31 Mar.	73	737	24
68	"	Third Southampton and District 433rd Starr-Bowkett, Polytechnic Institution, Hanover-buildings, Southampton.	20th	30 Sept.	126	1,656	25
70	"	Ryde and District Mutual (formerly Ryde 483rd Starr-Bowkett), Odd Fellows' Hall, High-street, Ryde.	20th	31 Dec.	106	1,116	26
71	1882	Sandown, Shanklin, Brading and District 521st Starr-Bowkett, 89, High-street, Sandown, R.S.O., Isle of Wight.	19th	30 June	64	1,288	27
73	"	Fourth Southampton and District 546th Starr-Bowkett, Polytechnic Institution, Hanover-buildings, Southampton.	19th	30 Nov.	152	1,215	28
75	1883	Newport (Isle of Wight) and District 571st Starr-Bowkett, 29, Lugley-street, Newport, Isle of Wight.	18th	18 Feb.	132	1,004	29
78	1884	Gosport Ballot and Sale, Vernon Hall, Prince of Wales-road, Gosport.	17th	31 Mar.	59	1,519	30
79	"	Winchester Mutual, 6, Parchment-street, Winchester.	17th	31 Mar.	46	668	31
80	"	First Buckland 637th Starr-Bowkett, Congregational School-room, Buckland, Portsmouth.	17th	30 April	74	761	32

of Building Societies, for the Year 1901—*continued.*

	Amount Advanced on Mortgage during the Year.	Liabilities.		Undivided Profit.	Assets.		Balance Deficit (if any).	Schedule.		
		To Holders of Shares.	To Depositors and other Creditors.		Balance due on Mortgage Securities (not including Prospective Interest).	Other Assets.		Part I. Column 6.	Part II. Column 9.	Part III. Column 7.
	£	£.	£.	£.	£.	£.	£.	£.	£.	£.
1	500	3,833	—	230	3,942	121	—	—	—	—
2	980	6,491	—	312	6,558	245	—	—	—	—
3	—	2,805	—	—	2,427	332	46	—	—	—
4	737	5,040	60	92	4,813	379	—	nil	178	91
5	1,000	5,754	—	200	5,821	133	—	—	—	—
6	800	5,556	—	566	5,610	512	—	—	—	—
7	2,090	8,376	150	13	8,388	151	—	—	—	—
8	1,330	5,547	—	—	5,007	468	72	—	—	—
9	233,656	696,012	247,449	107,411	985,473	65,281	118	88,734	22,989	11,542
10	—	6,999	—	613	5,581	2,031	—	nil	770	nil.
11	4,500	10,465	5,843	1,806	16,591	1,523	—	—	—	—
12	640	5,068	2,610	207	7,782	103	—	nil	420	nil.
13	1,722	9,577	11,798	661	21,831	203	—	nil	3,231	nil.
14	3,630	37,037	12,442	6,392	34,702	21,169	—	nil	8,535	19
15	870	9,363	2,845	1,893	13,601	500	—	nil	2,049	2,905
16	—	10,562	3,089	149	2,652	11,148	—	—	—	—
17	—	2,479	8	217	2,496	208	—	—	—	—
18	785	2,909	—	332	2,981	260	—	nil	415	nil.
19	1,300	5,822	6	105	5,729	204	—	—	—	—
20	—	3,542	—	678	3,984	236	—	—	—	—
21	—	738	19	359	964	152	—	—	—	—
22	7,435	9,144	17,288	2,420	28,262	590	—	nil	200	nil.
23	—	730	—	302	837	195	—	—	—	—
24	25	3,663	—	857	3,598	922	—	—	—	—
25	700	5,788	2	1,099	5,884	1,005	—	—	—	—
26	500	4,574	857	114	5,525	20	—	—	—	—
27	725	4,449	—	760	4,515	694	—	nil	nil	532
28	1,200	7,330	2	1,182	8,362	152	—	—	—	—
29	955	5,760	—	594	5,864	490	—	nil	270	nil.
30	730	3,942	64	2,103	5,426	683	—	—	—	—
31	1,100	3,252	151	1,060	4,351	112	—	—	—	—
32	650	3,303	—	493	3,405	391	—	—	—	—

ABSTRACT of the Annual Accounts and Statements

Register Number.	Year when Incorporated.	NAME OF SOCIETY, AND CHIEF OFFICE OR PLACE OF MEETING.	Year of Society's Existence.	Date in 1901 to which Accounts are made up.	Total Number of Members.	Total Receipts during the last Financial Year.	
		HAMPSHIRE—continued.				£.	
81	1884	First Basingstoke 686th Starr-Bowkett, Mr. R. S. Wallis', Potters-lane, Basingstoke.	17th	30 April	62	254	1
83	"	First Gosport 714th Starr-Bowkett, 57, High-street, Gosport.	17th	31 Aug.	182	2,591	2
84	1885	Mile End, Portsmouth, Ballot and Sale, 38, Leonard-road, Portsmouth.	16th	29 Jan.	39	1,147	3
86	"	First Fratton 773rd Starr-Bowkett, 65, Delhi-street, Fratton, Portsmouth.	16th	30 April	123	1,129	4
88	"	Aldershot 792nd Starr-Bowkett, Foresters' Hall, Victoria-road, Aldershot.	16th	30 Sept.	102	971	5
89	1886	Bournemouth Working Men's Permanent, Messrs. George and Harding's Office, St. Paul's-lane, Bournemouth.	16th	31 Dec.	121	3,329	6
91	"	Newport and District Industrial Classes, Castlehold Chambers, Newport, Isle of Wight.	15th	11 Sept.	41	94	7
92	"	Portsea 825th Starr-Bowkett, 70, Church-road, Landport, Portsmouth.	15th	30 Nov.	60	420	8
94	1887	Bishopstoke and District 856th Starr-Bowkett, 43, Cranbury-road, Eastleigh, R.S.O.	14th	31 May	369	1,688	9
98	"	Farnborough and District 884th Starr-Bowkett, Wesleyan Day School, Lynchford-road, Farnborough.	14th	31 Dec.	173	786	10
100	1888	Fareham and District 889th Starr-Bowkett, 181, West-street, Fareham.	13th	31 Mar.	234	1,367	11
101	"	Fareham and District Ballot and Sale Mutual, 22, West-street, Fareham.	13th	31 Mar.	38	354	12
104	1889	First Southampton Perfect Thrift, 11, Portland-street, Southampton.	13th	25 Oct.	101	354	13
105	"	Winchester and District Perfect Thrift, 76, High-street, Winchester.	13th	30 Nov.	316	1,361	14
106	"	Kingston and District Ballot and Sale, 38, Leonard-road, Portsmouth.	12th	1 May	65	842	15
(T.D.) 109	"	Borough of Portsmouth Mutual Benefit Terminable, No. 10, 54, Hyde Park-road, Southsea, Portsmouth.	12th	12 Aug.	nil	5,129	16
110	1890	Fourteenth Ryde, 62, Union-street, Ryde - -	11th	30 Sept.	93	2,442	17
113	1892	Fifteenth Ryde, 62, Union-street, Ryde - -	9th	30 June	78	2,397	18
114	1893	Borough of Portsmouth Mutual Benefit Terminable, No. 11, 54, Hyde Park-road, Southsea, Portsmouth.	9th	31 Dec.	119	3,703	19
115	1894	Bournemouth and District 994th Starr-Bowkett, 2, St. Peter's-terrace, Bournemouth.	7th	31 Jan.	392	2,050	20
116	"	Portsmouth and St. Denys 1,016th Starr-Bowkett, 1, Anglesea-terrace, Bevois-hill, Southampton.	7th	31 May	243	1,368	21
117	1895	Sixteenth Ryde, 62, Union-street, Ryde - -	7th	31 Dec.	171	6,024	22
118	"	Gosport and Alverstoke, 1, Stoke-road, Gosport -	7th	31 Dec.	77	1,316	23
119	"	Southampton, Woolston, and District Co-operative, 159, Above Bar-street, Southampton.	6th	31 Dec.	67	302	24
121	1896	Borough of Portsmouth, No. 12, 54, Hyde Park-road, Southsea, Portsmouth.	6th	31 Dec.	452	25,398	25
122	"	Portsmouth New, 31, Pearl-buildings, Commercial-road, Portsmouth.	5th	31 Dec.	219	19,943	26
(a)(I.D.) 123	1897	Bournemouth Improved Permanent, Wilts and Dorset Bank-chambers, Bournemouth.	—	—	—	—	27
125	1899	Seventeenth Ryde, 62, Union-street, Ryde - -	2nd	31 Dec.	296	8,626	28
126	1900	Hartley Wintney and North Hants, Jubilee Hall, Hartley Wintney, Winchfield.	2nd	31 Dec.	32	590	29
127	1901	Aldershot Victoria Permanent, Foresters' Hall, Victoria-road, Aldershot.	—	(¹)	—	—	30
				Total -	7,112	175,117	31
		HEREFORDSHIRE :					
4	1875	Hereford City and County, 132, Widemarsh-street, Hereford.	51st	30 April	168	3,516	32
6	1880	Hereford 297th Starr-Bowkett, 51, Commercial-street, Hereford.	21st	31 Mar.	73	1,077	33
8	"	Second Hereford 335th Starr-Bowkett, 51, Commercial-street, Hereford.	21st	30 Sept.	55	1,180	34
9	1883	Ross and District 575th Starr-Bowkett, 13, Church-street, Ross.	18th	28 Feb.	138	1,441	35

(¹) This Society had not commenced business on 31st December 1901.

of Building Societies, for the Year 1901—*continued*.

	Amount Advanced on Mortgage during the Year.	Liabilities.		Undivided Profit.	Assets.		Balance Deficit (if any).	Schedule.		
		To Holders of Shares.	To Depositors and other Creditors.		Balance due on Mortgage Securities (not including Prospective Interest).	Other Assets.		Part I. Column 6.	Part II. Column 9.	Part III. Column 7.
	£	£.	£.	£.	£.	£.	£.	£.	£.	£.
1	—	752	—	—	621	122	9	—	—	—
2	1,500	6,645	—	988	7,165	468	—	—	—	—
3	800	2,005	9	1,050	2,461	603	—	—	—	—
4	750	4,477	—	424	4,460	441	—	nil	66	nil.
5	400	3,909	—	943	3,936	916	—	—	—	—
6	2,538	6,038	1,021	364	7,388	35	—	—	—	—
7	—	574	—	—	490	71	13	—	—	—
8	—	1,445	—	209	1,229	425	—	—	—	—
9	900	4,111	2	592	3,562	1,143	—	—	—	—
10	440	2,279	—	70	1,766	588	—	—	—	—
11	1,532	4,370	201	233	4,798	6	—	—	—	—
12	200	1,162	—	205	1,169	198	—	—	—	—
13	100	1,416	19	—	1,004	393	38	—	—	—
14	1,510	5,258	29	72	5,072	287	—	—	—	—
15	545	2,499	4	560	2,872	191	—	—	—	—
16	—	nil	nil	nil	nil	nil	nil	—	—	—
17	734	6,503	—	1,152	5,639	2,016	—	—	—	—
18	1,495	4,102	886	738	5,156	570	—	—	—	—
19	—	4,331	—	1,542	5,751	122	—	—	—	—
20	1,400	6,896	33	151	5,992	1,088	—	—	—	—
21	1,350	3,366	—	73	3,078	361	—	—	—	—
22	976	7,604	3,726	808	12,020	118	—	—	—	—
23	1,288	3,288	2,149	—	5,405	15	17	—	—	—
24	300	866	2	42	757	153	—	—	—	—
25	15,571	25,255	30,278	1,924	56,694	763	—	—	—	—
26	10,005	19,100	14,391	1,934	34,500	925	—	—	—	—
27	—	—	—	—	—	—	—	—	—	—
28	7,539	4,791	10,685	562	16,038	—	—	—	—	—
29	300	1,040	—	—	617	403	20	—	—	—
30	—	—	—	—	—	—	—	—	—	—
31	79,690	290,578	120,459	39,035	394,563	55,412	97	—	15,956	3,456
32	50	6,782	15	301	3,646	3,452	—	nil	315	nil.
33	500	5,462	—	959	5,066	1,355	—	—	—	—
34	600	4,124	—	979	4,205	898	—	nil	88	nil.
35	1,280	7,076	—	301	7,009	368	—	—	—	—

ABSTRACT of the Annual Accounts and Statements

Register Number.	Year when incorporated.	NAME OF SOCIETY, AND CHIEF OFFICE OR PLACE OF MEETING.	Year of Society's Existence.	Date in 1901 to which Accounts are made up.	Total Number of Members.	Total Receipts during the last Financial Year.	
HEREFORDSHIRE—continued.							
10	1885	Ledbury Freehold, Barrett-Browning Memorial Institute, Ledbury.	16th	30 June	44	£30	1
12	1887	Third Hereford and District 837th Starr-Bowkett, 51, Commercial-street, Hereford.	15th	31 Dec.	94	936	2
13	"	First Hereford Richmond, 5, High Town, Hereford	14th	31 May	100	764	3
Total -					672	9,194	4
HERTFORDSHIRE :							
12	1896	Hertfordshire Permanent, Shire Hall, Hertford -	50th	30 April	156	4,823	5
14	"	Cheshunt Permanent, 164, Crossbrook - street, Cheshunt, Waltham Cross.	40th	30 April	635	23,449	6
24	1878	Markyate-street Permanent, Gas Company's Offices, Markyate, Dunstable.	24th	30 June	25	336	7
25	1879	Barnet Permanent, 16, High-street, Barnet -	23rd	30 Nov.	120	2,408	8
(C.D.) 26	"	Bishop's Stortford, South-street, Bishop's Stortford.	22nd	31 Dec.	36	291	9
27	"	Watford and West Herts Permanent, 52, High-street, Watford.	23rd	31 Dec.	465	16,227	10
29	1881	City of St. Albans Permanent, St. Peter-street, St. Albans.	21st	31 Dec.	248	11,001	11
(I.D.) 33	1883	Bishop's Hatfield Permanent, National School-room, Hatfield.	18th	30 June	16	625	12
31	"	Hitchin District Mutual, Workmen's Hall, Hitchin	18th	31 Dec.	64	1,195	13
(I.D.) 36	1884	Watford 643rd Starr-Bowkett, Coffee Tavern, High-street, Watford.	17th	10 April	117	74	14
37	"	Hemel Hempstead and District Mutual Permanent, High-street, Hemel Hempstead.	17th	19 April	111	6,003	15
(I.D.) 43	1887	Berkhampsted and Northchurch Mutual, 147, High-street, Berkhamsted.	14th	31 Dec.	60	2,044	16
44	1888	Herts and Essex Permanent, Market-square, Bishop's Stortford.	13th	31 Aug.	139	1,632	17
51	1889	Tring and District Mutual, National Schools, Western-road, Tring.	12th	30 June	210	1,065	18
55	1895	Newlyn's (No. 19), Mr. George Beeson's, Church-street, Rickmansworth, R.S.O.	7th	31 Dec.	77	3,262	19
56	1898	Newlyn's Permanent, Mr. George Beeson's, Church-street, Rickmansworth, R.S.O.	4th	31 Dec.	117	13,288	20
(a) (I.D.) 57	"	Watford and Bushey (Golding's) Improved Mutual Permanent, 5, Station-road, Watford.	—	—	—	—	21
59	1899	City of St. Albans Improved Permanent, 7, London-road, St. Albans.	3rd	31 Dec.	69	733	22
60	"	Barnet (Golding's) Improved Permanent, Messrs. Boyes and Sons, Wood-street, Barnet.	3rd	31 Dec.	61	401	23
(a) (I.D.) 61	"	Hemel Hempstead (Golding's) Improved Permanent, 38, High-street, Hemel Hempstead.	—	—	—	—	24
Total -					2,726	88,857	25
HUNTINGDONSHIRE :							
1	1885	St. Neots and District 784th Starr-Bowkett, Market-square, St. Neots.	16th	31 July	202	786	26
KENT :							
1	1876	Deal, Walmer, and East Kent, 23, Queen-street, Deal.	5th	31 Dec.	116	2,870	27
	1874	Kent and Canterbury Permanent, 3, Parade, Canterbury.	54th	30 Sept.	229	10,634	28
3	1875	Second Chatham Investment, 19, Railway-street, Chatham.	54th	31 Aug.	197	15,121	29
6	1876	East Kent and Sandwich Permanent, Guildhall, Sandwich.	52nd	30 Sept.	61	1,499	30
7	1875	Tunbridge Wells, 28, Dudley-road, Tunbridge Wells.	51st	30 April	511	16,029	31
8	"	Tunbridge Wells and District Permanent Mutual, Mechanics' Institute, Dudley-road, Tunbridge Wells.	51st	31 July	102	2,697	32

of Building Societies, for the Year 1901—*continued*.

	Amount Advanced on Mortgage during the Year.	Liabilities.		Undivided Profit.	Assets.		Balance Deficit (if any).	Schedule.		
		To Holders of Shares.	To Depositors and other Creditors.		Balance due on Mortgage Securities (not including Prospective Interest).	Other Assets.		Part I. Column 6.	Part II Column 3.	Part III. Column 7.
	£.	£.	£.	£.	£.	£.	£.	£.	£.	£.
1	—	845	165	112	698	424	—	—	—	—
2	1,000	4,025	—	466	4,108	383	—	—	—	—
3	1,250	4,247	—	169	4,384	32	—	—	—	—
4	4,680	32,561	180	3,287	29,116	6,912	—	—	403	—
5	504	5,866	3,109	1,374	9,640	709	—	- nil -	756	- nil.
6	19,690	72,478	70	2,878	75,423	3	—	- nil -	966	- nil.
7	—	989	—	81	50	1,020	—	—	—	—
8	1,050	5,910	10	629	5,646	903	—	- nil -	- nil -	687
9	—	—	—	349	273	76	—	—	—	—
10	14,156	12,279	21,430	1,630	34,497	842	—	—	—	—
11	2,831	9,059	14,659	904	24,581	41	—	—	—	—
12	—	155	22	269	334	112	—	- nil -	334	- nil.
13	420	4,978	12	771	4,933	828	—	—	—	—
14	—	78	9	200	47	240	—	—	—	—
15	2,082	3,576	9,997	349	13,858	64	—	—	—	—
16	—	2,834	—	366	1,841	1,359	—	—	—	—
17	1,740	4,733	616	370	5,493	226	—	- nil -	- nil -	60
18	400	6,441	4	365	5,935	872	—	—	—	—
19	—	6,926	1,154	—	3,692	4,388	—	—	—	—
20	6,233	7,405	15,069	—	22,426	48	—	—	—	—
21	—	—	—	—	—	—	—	—	—	—
22	1,200	1,344	—	—	1,253	63	28	—	—	—
23	200	884	164	—	862	32	154	—	—	—
24	—	—	—	—	—	—	—	—	—	—
25	50,506	145,935	66,325	10,535	210,787	11,826	182	—	2,056	697
26	100	3,992	—	15	3,452	555	—	- nil -	- nil -	470
27	976	5,282	82	1,441	6,696	109	—	—	—	—
28	5,950	11,078	6,791	747	18,079	537	—	—	—	—
29	13,736	13,550	17,845	2,356	32,432	1,319	—	—	—	—
30	316	2,133	6	257	2,104	292	—	—	—	—
31	1,846	52,309	175	8,416	51,363	9,537	—	- nil -	41,307	- nil.
32	—	8,865	2,500	1,632	12,884	113	—	- nil -	345	- nil.

ABSTRACT of the Annual Accounts and Statements

Register Number.	Year when Incorporated.	NAME OF SOCIETY, AND CHIEF OFFICE OR PLACE OF MEETING.	Year of Society's Existence.	Date in 1901 to which Accounts are made up.	Total Number of Members.	Total Receipts during the last Financial Year.	
		<i>KENT—continued.</i>				£.	
10	1875	Isle of Thanet Permanent, 58, Queen-street, Ramsgate.	51st	31 Dec. -	1,440	61,575	1
11	"	Ramsgate, Cinque Ports, and County Permanent, Town Hall, Ramsgate.	51st	12 Oct. -	311	18,865	2
14	"	Dover and East Kent Permanent, Auction Rooms, Townwall-street, Dover.	46th	18 Nov. -	526	14,859	3
15	"	Sheerness Permanent, 18, Marine-parade, Sheerness.	44th	31 Dec. -	1,670	61,123	4
16	"	Dover District Permanent, 3, Market-square, Dover.	40th	30 Sept.	366	11,266	5
17	"	City of Rochester and General Permanent, 149, High-street, Rochester.	37th	30 June	28	807	6
18	"	Hythe Permanent, Bank-buildings, Bank-street, Hythe.	36th	30 April	192	7,250	7
21	1895	Faversham 154th Starr-Bowkett, The Institute, Faversham.	27th	30 Sept.	133	1,292	8
25	1876	Rochester, Chatham, and District 182nd Starr-Bowkett, 237, High-street, Rochester.	25th	31 March	72	1,228	9
34	1896	North Kent Permanent, 36, New-road, Gravesend.	35th	30 June	514	20,752	10
35	1877	Chatham and District 200th Starr-Bowkett, St. Mary's Schools, Military-road, Chatham.	24th	31 March	53	860	11
36	"	Second Canterbury and District 209th Starr-Bowkett, Odd Fellows' Hall, Orange-street, Canterbury.	24th	19 Feb. -	136	1,212	12
39	"	Whitstable and District 215th Starr-Bowkett, Foresters' Hall, Whitstable.	24th	31 July -	45	814	13
48	1896	Ashford and District 151st Starr-Bowkett, Whitfeld Hall, 25, Bank-street, Ashford.	27th	31 Aug. -	169	1,039	14
54	1879	New Brompton 247th Starr-Bowkett, 8, Waterloo-road, New Brompton, R.S.O.	22nd	28 Feb. -	85	884	15
56	"	Second Maidstone and District 266th Starr-Bowkett, 13, Gabriel's Hill, Maidstone.	22nd	31 Aug. -	101	2,418	16
59	1885	Tonbridge and Southborough 152nd Starr-Bowkett, Central Hall, High-street, Tonbridge.	27th	30 Sept.	145	2,465	17
(I.D.) 61	1879	Gravesend Borough Mutual Investment, 17, King-street, Gravesend.	20th	31 Jan. -	27	1,277	18
62	1880	Second Gravesend Borough Mutual Investment, 17, King-street, Gravesend.	20th	31 Jan. -	31	1,154	19
64	"	Gravesend and District 296th Starr-Bowkett, Public Hall, New-road, Gravesend.	21st	28 Feb. -	73	2,002	20
65	"	Northfleet and District 302nd Starr-Bowkett, 5A, Station-road, Upper Northfleet, Gravesend.	21st	31 March	107	1,716	21
69	1881	Maidstone and Mid-Kent Mutual, St. Faith's Schoolroom, Station-road, Maidstone.	20th	31 Jan. -	206	1 093	22
70	"	Third Maidstone and District 385th Starr-Bowkett, 13, Gabriel's Hill, Maidstone.	20th	30 April	94	1,859	23
72	"	Folkestone 434th Starr-Bowkett, 17, Guildhall-street, Folkestone.	20th	31 Aug. -	100	1,931	24
74	1882	Second Northfleet and District 487th Starr-Bowkett, 5A, Station-road, Upper Northfleet, Gravesend.	19th	31 Jan. -	97	1,265	25
75	"	Dover 497th Starr-Bowkett, Working Man's Institute, 6, Biggin-street, Dover.	19th	31 March	61	1,254	26
76	"	Bexley and District 504th Starr-Bowkett, National Schoolrooms, Bexley.	19th	31 March	143	1,116	27
84	"	Second Tunbridge Wells and District 554th Starr-Bowkett, Friendly Societies' Hall, Tunbridge Wells.	19th	30 Nov. -	75	854	28
85	"	Fourth Maidstone 564th Starr-Bowkett, 13, Gabriel's Hill, Maidstone.	19th	31 Dec. -	91	2,311	29
86	1883	Second Deal, Walmer, and Sandwich 574th Starr-Bowkett, Foresters' Hall, Walmer, Deal.	18th	31 Jan. -	23	141	30
88	1883	Bromley and South Eastern Permanent Investment, 26, Market-square, Bromley.	18th	30 June	178	8,538	31
90	"	Dover and Folkestone Permanent Self-Help, Mr. Ezra's Printing Works, Priory-place, Dover.	18th	31 May	100	2,125	32
102	1884	Fifth Maidstone and District 660th Starr-Bowkett, 13, Gabriel's Hill, Maidstone.	17th	31 March	119	1,261	33
103	"	Fifth Rochester, Chatham, and District 705th Starr-Bowkett, Workmen's Café and Institute, St. Margaret's-banks, Rochester.	17th	31 Aug. -	63	883	34
104	"	Second Gravesend and District 728th Starr-Bowkett, 9, Milton-road, Gravesend.	17th	6 Nov.	32	263	35
106	"	Second Folkestone and District 739th Starr-Bowkett, 6, Waverley-villas, Cheriton-road, Folkestone.	17th	30 Nov.	14	133	36

of Building Societies, for the Year 1901—*continued.*

	Amount Advanced on Mortgage during the Year.	Liabilities.		Undivided Profit.	Assets.		Balance Deficit (if any).	Schedule.		
		To Holders of Shares.	To Depositors and other Creditors.		Balance due on Mortgage Securities (not including Prospective Interest).	Other Assets.		Part I. Column 6.	Part II. Column 9.	Part III. Column 7.
	£.	£.	£.	£.	£.	£.	£.	£.	£.	£.
1	31,540	104,492	29,170	5,579	131,800	7,441	—	- nil -	- nil -	12,220
2	10,097	16,670	20,827	929	36,689	1,737	—	—	—	—
3	5,590	34,143	5,936	2,105	38,558	3,626	—	—	—	—
4	35,647	51,553	77,223	3,470	131,673	573	—	- nil -	- nil -	281
5	5,205	14,133	5,633	1,933	21,553	146	—	—	—	—
6	—	2,195	—	565	2,057	703	—	- nil -	500	- nil.
7	280	5,000	8,087	3,748	13,747	3,088	—	- nil -	3,772	2,067
8	1,100	7,695	31	1,485	7,358	1,853	—	—	—	—
9	1,175	5,476	4	1,075	6,235	320	—	—	—	—
10	10,390	16,650	11,881	959	29,024	466	—	—	—	—
11	600	3,953	—	916	4,691	178	—	—	—	—
12	1,200	7,102	—	413	7,343	167	—	—	—	—
13	—	2,083	—	85	1,421	747	—	—	—	—
14	1,150	7,020	—	296	7,287	79	—	—	—	—
15	1,000	4,783	—	1,006	5,496	293	—	—	—	—
16	1,700	8,021	32	1,304	8,296	1,061	—	—	—	—
17	100	3,994	—	444	4,365	73	—	—	—	—
18	—	1,781	—	1,330	3,089	22	—	—	—	—
19	—	1,428	661	1,026	1,919	1,196	—	—	—	—
20	900	4,715	—	1,185	4,783	1,117	—	—	—	—
21	1,800	5,616	—	2,127	7,469	274	—	—	—	—
22	560	5,343	182	319	5,086	758	—	—	—	—
23	950	6,652	25	979	6,928	728	—	—	—	—
24	1,680	8,633	—	409	8,729	313	—	—	—	—
25	600	3,904	—	1,439	4,903	440	—	—	—	—
26	900	4,525	—	599	4,788	335	—	—	—	—
27	660	5,164	13	28	5,005	200	—	- nil -	- nil -	189
28	400	3,535	—	116	3,113	538	—	- nil -	208	- nil.
29	1,300	5,222	—	821	5,571	472	—	—	—	—
30	—	03	—	11	264	50	—	—	—	—
31	5,603	16,162	6,764	1,420	18,693	5,713	—	- nil -	- nil -	364
32	930	4,661	1,477	191	6,059	270	—	—	—	—
33	500	5,838	4	685	5,882	645	—	—	—	—
34	300	2,557	—	—	2,489	56	12	—	—	—
35	—	1,389	69	60	1,276	242	—	- nil -	168	- nil.
36	—	254	—	184	238	200	—	—	—	—

ABSTRACT of the Annual Accounts and Statements

Register Number.	Year when Incor- porated.	NAME OF SOCIETY, AND CHIEF OFFICE OR PLACE OF MEETING.	Year of Society's Existence.	Date in 1901 to which Accounts are made up.	Total Number of Members.	Total Receipts during the last Financial Year.	
		KENT—continued.				£.	
107	1885	Second Faversham and District 753rd Starr-Bowkett, Workmen's Hall, East-street, Faversham.	17th	31 Dec.	135	2,019	1
111	"	Sevenoaks, Westerham, and District 760th Starr-Bowkett, Lime Tree Coffee House, Sevenoaks.	16th	30 April	20	445	2
112	"	Gravesend and Rochester Equitable Permanent, 49, Windmill-street, Gravesend.	16th	30 June	112	6,159	3
116	1886	Ashford Mutual, 7, Bank-street, Ashford - -	15th	10 June	193	2,158	4
117	"	Dover and District Ballot and Sale, Working Man's Institute, 6, Biggin-street, Dover.	15th	30 June	24	188	5
122	1887	Sittingbourne and Milton District 834th Starr-Bowkett, 53, West-street, Sittingbourne.	14th	28 Feb.	7	94	6
134	1888	Sixth Maidstone and District 900th Starr-Bowkett, 13, Gabriel's-hill, Maidstone.	13th	30 June	187	1,572	7
137	"	First Tunbridge Wells and District Perfect Thrift, Friendly Societies Hall, Tunbridge Wells.	13th	30 June	284	1,936	8
138	"	Herne Bay and District 925th Starr-Bowkett, 18, High-street, Herne Bay.	13th	30 Sep.	240	1,283	9
(I.D.) 142	1881	Norwood and West Kent 610th Starr-Bowkett, The Library, St. Mary Cray, R.S.O.	19th	31 Dec.	79	283	10
147	1890	Bromley, Beckenham, and District Mutual, 11, Market-square, Bromley.	11th	31 Dec.	57	1,112	11
149	1891	Seventh Rochester, Chatham, and District 1,000th Starr-Bowkett, 7, Medway-terrace, Rochester.	10th	31 May	131	546	12
153	1895	Seventh Maidstone and District 1,017th Starr-Bowkett, 13, Gabriel's Hill, Maidstone.	7th	31 Dec.	234	890	13
155	1896	Folkestone and District Mutual, Bank Chambers, 27, Sandgate-road, Folkestone.	5th	31 Dec.	118	1,739	14
156	1897	Dover Mutual, 14, Bench-street, Dover - -	4th	31 Dec.	196	1,236	15
157	1898	Chatham and District Reliance Mutual, 5, Cambridge-terrace, Chatham.	3rd	31 Dec.	310	2,563	16
158	1899	Dartford and District Mutual, 22, Lowfield-street, Dartford.	2nd	31 Dec.	50	391	17
159	1901	Second City of Rochester and General, 150, High-street, Rochester.	1st	31 Dec.	48	163	18
(a) 160	"	North East Kent Mutual, 9, Crescent-street, Sittingbourne.	—	—	—	—	19
				Total-	11,201	313,512	20
		LANCASHIRE:					
243	1888	British Savings Fund, Chicago Buildings, 64, Stanley-street, Liverpool.	55th	22 Oct.	194	2,721	21
399	1875	Burnley, 12, Grimshawe-street, Burnley - -	51st	31 Dec.	4,691	327,165	22
436	1888	Second Globe, Chicago Buildings, 64, Stanley-street, Liverpool.	50th	2 July	117	2,528	23
479	"	Castle-street Ward Improved Permanent, 71, Lord-street, Liverpool.	49th	27 March	42	302	24
552	1882	National Independent Permanent, 69, Bridge-street, Manchester.	48th	30 June	190	14,642	25
557	1888	Lancashire Freeholders' Permanent, 2, South John-street, Liverpool.	48th	6 Aug	177	4,411	26
563	"	Everton and West Derby Permanent, 16, Fenwick-street, Liverpool.	48th	11 April	470	5,577	27
566	1877	Bury Athenæum Permanent, Palatine Chambers, Silver-street, Bury.	48th	30 June	185	372	28
(I.D.) 573	1898	Prescot Permanent, 12, Church-street, Prescot -	48th	11 Nov.	70	162	29
583	1876	Wigan Permanent, 11, Victoria-buildings, King-street, Wigan.	30th	31 May	98	6,667	30
596	1889	Duke-street, 98, Duke-street, Liverpool - -	47th	2 April	364	21,538	31
623	1892	Borough Permanent, Bennett's Buildings, 49, Whitechapel, Liverpool.	46th	19 June	288	3,567	32
641	1882	Victoria Permanent, Manchester-chambers, 46A, Market-street, Manchester.	46th	30 Nov.	1,156	23,616	33
650	1888	Albion, Chicago Buildings, 64, Stanley-street, Liverpool.	45th	19 April	153	933	34
657	1886	Rock, Central Buildings, 41, North John-street, Liverpool.	45th	30 April	130	1,785	35
676	1896	Huskisson, Scottish Chambers, 48, Castle-street, Liverpool.	45th	4 Dec.	151	9,292	36
686	"	Windsor Permanent, 89, Hanover-street, Liverpool.	45th	11 Nov.	94	1,474	37
700	1887	Old Swan and West Derby Permanent, Central Buildings, 41, North John-street, Liverpool.	44th	1 April	78	438	38

of Building Societies, for the Year 1901—*continued.*

	Amount Advanced on Mortgage during the Year.	Liabilities.		Undivided Profit.	Assets.		Balance Deficit (if any).	Schedule.		
		To Holders of Shares.	To Depositors and other Creditors.		Balance due on Mortgage Securities (not including Prospective Interest).	Other Assets.		Part I. Column 6.	Part II Column 9.	Part III. Column 7.
	£	£.	£.	£.	£.	£.	£.	£.	£.	£.
1	1,480	7,406	—	1,387	7,466	1,327	—	—	—	—
2	—	478	—	44	337	185	—	—	—	—
3	3,130	7,336	7,080	59	13,397	578	—	—	—	—
4	1,100	4,300	307	609	5,119	97	—	—	—	—
5	—	894	—	111	826	179	—	—	—	—
6	—	294	—	28	198	124	—	—	—	—
7	1,630	6,019	24	854	6,410	487	—	—	—	—
8	1,725	9,124	—	575	9,693	6	—	—	—	—
9	450	5,065	—	151	3,532	1,684	—	—	—	—
10	—	1,480	4	—	1,391	—	93	— nil —	555	— nil
11	280	2,672	—	669	3,196	145	—	—	—	—
12	333	2,130	137	66	2,200	133	—	—	—	—
13	925	3,079	32	262	3,359	14	—	—	—	—
14	950	1,684	1,265	26	2,938	37	—	—	—	—
15	1,589	3,026	1,446	127	4,557	42	—	—	—	—
16	5,315	3,806	5,454	210	8,462	508	—	—	—	—
17	200	455	429	—	650	149	85	—	—	—
18	—	103	24	—	—	112	15	—	—	—
19	—	—	—	—	—	—	—	—	—	—
20	165,788	534,713	211,620	59,268	751,561	53,835	205	—	46,855	15,221
21	1,300	14,729	656	4,426	19,398	413	—	— nil —	5,886	— nil
22	122,574	433,702	358,978	17,000	720,228	89,452	—	149,763	43,401	221
23	2,250	6,614	161	2,014	8,008	781	—	— nil —	158	— nil
24	69	5,559	—	1,478	6,886	151	—	— nil —	6,833	— nil
25	7,851	20,575	3,276	2,017	23,679	2,189	—	—	—	—
26	2,865	20,354	1,920	238	22,512	—	—	— nil —	3,189	— nil
27	6,043	38,839	691	15,615	54,755	390	—	— nil —	44,565	— nil
28	—	5,629	644	3,380	9,373	280	—	— nil —	9,180	160
29	—	4,415	1,596	230	6,146	95	—	— nil —	6,146	— nil
30	2,425	7,872	2,605	3,246	11,385	2,338	—	— nil —	781	— nil
31	19,353	53,369	9,308	16,362	78,964	75	—	5,643	15,051	— nil
32	2,639	31,296	—	3,458	31,601	3,153	—	— nil —	5,014	— nil
33	1,200	37,765	—	1,006	33,099	5,672	—	6,367	450	— nil
34	227	8,605	394	2,777	11,280	496	—	— nil —	4,938	— nil
35	1,250	11,785	9	2,211	11,433	2,572	—	— nil —	5,049	— nil
36	10,057	20,915	4,739	1,488	27,142	—	—	— nil —	1,895	— nil
37	1,700	7,167	40	1,686	8,533	360	—	—	—	—
38	—	6,072	132	1,956	7,846	314	—	— nil —	4,821	— nil

ABSTRACT of the Annual Accounts and Statements

Register Number.	Year when Incorporated.	NAME OF SOCIETY, AND CHIEF OFFICE OR PLACE OF MEETING.	Year of Society's Existence.	Date in 1901 to which Accounts are made up.	Total Number of Members.	Total Receipts during the last Financial Year.	
		LANCASHIRE—continued.				£.	
704	1888	Monarch, 22, Lord-street, Liverpool - - -	44th	8 Feb.	124	1,623	1
708	1889	Economic, 6, Lord-street, Liverpool - - -	44th	3 June.	146	2,922	2
717	1888	Rainford Permanent, 2, South John-street Liverpool.	44th	24 Sept.	195	5,183	3
(C.D.) 736	1896	Standard Permanent, Price's-buildings, 57, White-chapel, Liverpool.	43rd	7 May.	127	1,564	4
738	"	St. Helens and Rainford, 35, Church-street, St. Helens.	44th	31 Dec.	125	4,041	5
741	"	St. Anne's Permanent, Commerce-court, 11, Lord-street, Liverpool.	43rd	5 July.	108	1,621	6
748	"	Clayton Square Permanent, Commerce-court, 11, Lord-street, Liverpool.	43rd	29 Aug.	71	403	7
752	1891	Derby and Sefton Permanent, 1 and 2, Unity Buildings, 22, Lord-street, Liverpool.	43rd	7 Oct.	201	2,868	8
755	1888	Hand-in-Hand, Chicago Buildings, 64, Stanley-street, Liverpool.	43rd	18 Dec.	99	725	9
760	1896	Chorley (60% shares) Permanent, Board Room, 8, High-street, Chorley.	42nd	4 Feb.	184	2,570	10
767	1887	Waterloo and Crosby Permanent, 21, Dale-street, Liverpool.	42nd	28 Jan.	61	286	11
768	1890	St. Peter's Permanent, 16, Cook-street, Liverpool -	42nd	12 Mar.	156	8,033	12
774	1896	Provident, 41, North John-street, Liverpool -	42nd	5 Mar.	219	2,214	13
(C.D.) 794	"	Commercial Perpetual, 8, Cook-street, Liverpool -	42nd	1 Mar.	9	1,186	14
805	"	Pembroke Perpetual, 29, Imperial Chambers, 62, Dale-street, Liverpool.	42nd	10 June	77	321	15
816	1890	Lancashire and Cheshire Permanent, 11, Lord-street, Liverpool.	42nd	1 Nov.	89	704	16
822	1896	St. John's Perpetual, 8, Harrington-street, Liverpool.	42nd	7 Nov.	28	64	17
826	1887	Borough and County Permanent, 6, Lord-street, Liverpool.	41st	2 Jan.	50	897	18
829	1889	Constitutional Permanent, 57, Whitechapel, Liverpool.	41st	13 Feb.	168	1,545	19
832	"	Nestor Permanent, 6, Lord-street, Liverpool -	41st	14 Feb.	47	1,040	20
836	1883	Princes Park Permanent, 5, Clayton-square, Liverpool.	42nd	31 Dec.	273	7,833	21
838	1886	Second Rock, Central Buildings, 41, North John-street, Liverpool.	41st	26 Feb.	93	2,513	22
851	1882	Oxford Permanent, 22, Lord-street, Liverpool -	41st	8 April	235	4,604	23
862	1889	Equitable Permanent, Price's Buildings, White-chapel, Liverpool.	41st	29 May	99	1,363	24
871	1892	Newton, Haydock, and Golborne Permanent, Town Hall, Newton-le-Willows.	41st	13 May	349	6,128	25
877	1882	St. Nicholas Perpetual, Bristowe Chambers, 8, Harrington-street, Liverpool.	41st	8 Oct.	96	929	26
878	1896	Harrington Permanent, 29, Imperial Chambers, 62, Dale-street, Liverpool.	41st	27 Sept.	152	7,210	27
893	"	Working Men's Permanent, 5, Clayton-square, Liverpool.	41st	13 Dec.	389	5,284	28
900	1881	Rodney Permanent, Unity Buildings, 22A, Lord-street, Liverpool.	40th	18 Jan.	225	14,580	29
902	1884	Edgehill District Permanent, 71, Lord-street, Liverpool.	40th	12 Feb.	162	2,833	30
906	1888	North British Permanent, 34, Castle-street, Liverpool.	40th	30 Mar.	96	2,464	31
916	1896	Ormskirk and Southport Permanent, 33, Burscough-street, Ormskirk.	40th	6 May	364	3,419	32
917	1889	Soho Permanent, Bristowe Chambers, 8, Harrington-street, Liverpool.	40th	17 April	62	1,419	33
933	1875	Sun Permanent, Bell's Buildings, 36, South John-street, Liverpool.	40th	9 July	595	27,726	34
947	1896	Second Equitable Permanent, 57, Whitechapel, Liverpool.	39th	15 Jan.	142	2,636	35
952	1895	Hercules Permanent, 29, Imperial Chambers, 62, Dale-street, Liverpool.	39th	31 Jan.	100	2,381	36
961	1890	Wellington Permanent, 1D, Central Chambers, 17A, South Castle-street, Liverpool.	39th	27 Feb.	255	3,977	37
962	1896	Wavertree Permanent, Town Hall, Wavertree, Liverpool.	39th	1 Mar.	55	302	
964	"	United Temperance Permanent, 41, Corporation-street, Manchester.	39th	30 June	184	5,086	

of Building Societies, for the Year 1901—*continued.*

	Amount Advanced on Mortgage during the Year.	Liabilities.		Undivided Profit.	Assets.		Balance Deficit (if any).	Schedule.		
		To Holders of Shares.	To Depositors and other Creditors.		Balance due on Mortgage Securities (not including Prospective Interest).	Other Assets.		Part I. Column 6.	Part II. Column 9.	Part III. Column 7.
	£.	£.	£.	£.	£.	£.	£.	£.	£.	£.
1	1,700	8,767	407	1,067	10,184	57	—	- nil -	3,745	- nil.
2	1,670	16,323	—	2,190	17,761	753	—	- nil -	7,327	- nil.
3	3,415	17,700	5,875	1,730	25,305	—	—	- nil -	166	- nil.
4	525	7,029	—	3,197	9,732	494	—	- nil -	6,697	- nil.
5	1,885	7,640	2,602	2,931	12,196	977	—	—	—	—
6	1,865	8,998	4	615	9,349	268	—	- nil -	3,518	- nil.
7	9	5,574	—	1,336	5,744	1,166	—	—	—	—
8	400	19,876	20	3,315	20,487	2,724	—	- nil -	3,241	- nil.
9	—	6,555	235	2,690	7,466	2,014	—	—	—	—
10	2,090	8,049	26	31	7,279	827	—	—	—	—
11	20	2,762	30	106	2,804	94	—	—	—	—
12	5,738	11,749	5	2,026	13,223	552	—	—	—	—
13	970	15,476	50	1,668	14,455	2,739	—	- nil -	3,710	- nil.
14	30	168	6	103	—	277	—	—	—	—
15	—	4,722	63	996	5,534	247	—	- nil -	3,171	- nil.
16	1,110	7,686	1	1,034	7,609	1,112	—	—	—	—
17	—	883	85	559	1,509	18	—	- nil -	1,034	- nil.
18	625	3,133	—	656	2,687	1,102	—	—	—	—
19	—	17,068	—	6,889	23,761	196	—	- nil -	23,681	- nil.
20	300	4,508	—	1,995	5,664	839	—	- nil -	1,651	- nil.
21	4,725	25,526	2,453	3,365	29,461	1,883	—	- nil -	12,895	- nil.
22	—	6,594	9	435	4,099	2,939	—	—	—	—
23	4,885	28,491	2,706	5,497	36,694	—	—	- nil -	27,497	- nil.
24	—	7,979	—	2,544	9,867	656	—	- nil -	9,759	- nil.
25	3,476	20,312	820	3,943	22,774	2,301	—	- nil -	1,100	- nil.
26	2,625	3,860	1,044	7,647	12,075	476	—	- nil -	3,445	- nil.
27	4,550	13,164	3,415	1,605	17,444	740	—	- nil -	526	- nil.
28	1,400	31,528	504	7,211	37,890	1,353	—	- nil -	24,749	- nil.
29	14,013	22,218	600	5,489	27,862	445	—	- nil -	15,070	- nil.
30	1,550	8,771	1,090	1,575	10,984	452	—	- nil -	1,242	- nil.
31	2,100	5,343	36	606	5,975	10	—	—	—	—
32	—	43,933	—	11,429	52,998	2,364	—	- nil -	52,998	- nil.
33	1,500	4,915	58	1,232	6,184	21	—	- nil -	3,166	- nil.
34	15,940	53,160	16,860	13,253	77,134	6,139	—	- nil -	347	- nil.
35	765	12,543	16	2,734	13,649	1,644	—	- nil -	6,167	- nil.
36	646	6,997	1,161	810	8,461	507	—	- nil -	1,018	- nil.
37	—	27,656	37	5,230	31,444	1,479	—	- nil -	23,095	- nil.
38	550	2,377	4	1,169	3,505	45	—	- nil -	2,923	- nil.
39	—	28,782	7,844	3,506	38,746	1,386	—	- nil -	38,746	- nil.

ABSTRACT of the Annual Accounts and Statements

Register Number.	Year when incorporated.	NAME OF SOCIETY, AND CHIEF OFFICE OR PLACE OF MEETING.	Year of Society's Existence.	Date in 1901 to which Accounts are made up.	Total Number of Members.	Total Receipts during the last Financial Year.	
		LANCASHIRE—continued.				£.	
965	1887	Universal Permanent, Chicago Buildings, 64, Stanley-street, Liverpool.	39th	3 April	184	2,502	1
975	1889	Brougham Permanent, Central Chambers, 17A, South Castle-street, Liverpool.	39th	17 June	124	1,488	2
982	1890	Mercury Permanent, 8, Cook-street, Liverpool	39th	4 July	99	830	3
985	1887	Patriotic, Bennett's Buildings, 49, Whitechapel, Liverpool.	39th	6 Aug.	165	2,454	4
990	1889	United Kingdom Permanent, Central Buildings, 41, North John-street, Liverpool.	39th	2 Oct.	79	3,124	5
993	1887	Savings Bank Permanent, Central Buildings, 41, North John-street, Liverpool.	39th	2 Dec.	99	6,184	6
997	"	Chatham Permanent, 6, Lord-street, Liverpool	39th	31 Dec.	1,098	28,920	7
1,004	1896	St. Mary's Permanent, 52, Cranes-buildings, 2, Church-street, Liverpool.	38th	26 Feb.	171	1,796	8
1,008	1889	Cromwell Permanent, Central Chambers, 17A, South Castle-street, Liverpool.	38th	3 June	103	1,134	9
1,024	1875	Barrow-in-Furness Permanent, 16, Cornwallis-street, Barrow-in-Furness.	38th	23 April	8	240	10
1,029	1896	Earlestown, Newton, Haydock, Golborne, and Ashton Permanent, District School, Market-street, Earlestown, Newton-le-Willows.	38th	19 Sept.	390	7,753	11
1,032	1881	Equitable Permanent, Halfway House Hotel, Openshaw, Manchester.	38th	4 Sept.	48	440	12
1,035	1889	Nelson Permanent, 1D, Central Chambers, 17A, South Castle-street, Liverpool.	38th	11 Sept.	262	7,413	13
1,038	1888	West Derby and Everton Perpetual, 16, Fenwick-street, Liverpool.	38th	30 Sept.	340	3,866	14
1,041	1889	Enterprise Perpetual, 57, Whitechapel, Liverpool	38th	4 Nov.	169	1,987	15
(O.D.)1,053	1874	Queen's, 3, John Dalton-street, Manchester	37th	7 Jan.	6,599	42,991	16
1,058	1896	Bolton Union Permanent, 117, Tonge Moor-road, Bolton.	38th	31 Dec.	130	10,622	17
1,063	"	Prince of Wales Permanent, Queen-avenue, B., Castle-street, Liverpool.	37th	28 Feb.	112	1,333	18
(T.D.)1,069	1882	Ardwick Permanent, 27, Brazennose-street, Albert-square, Manchester.	37th	28 Nov.	210	211	19
1,079	1879	Lombardian Permanent, Cromwell-buildings, 11, Blackfriars-street, Manchester.	37th	29 May	446	11,712	20
1,080	1895	Dalton and Furness Permanent, Dalton Castle, Dalton-in-Furness, R.S.O.	37th	4 June	126	3,078	21
1,088	1896	Albion Permanent, Boys' Refuge Institute, Great Ducie-street, Manchester.	37th	9 Sept.	120	3,730	22
1,093	1876	Ulverston Temperance, Temperance Hall, Ulverston.	37th	31 July	181	3,291	23
1,096	1896	Prince Alfred Permanent, Price's-buildings, 57, Whitechapel, Liverpool.	37th	3 Oct.	109	964	24
1,099	"	Second Standard Permanent, Price's-buildings, 57, Whitechapel, Liverpool.	37th	29 Oct.	70	341	25
1,100	1889	Independent Permanent, 17A, South Castle-street, Liverpool.	37th	3 Dec.	45	177	26
1,102	1896	Denton Permanent, Chapel House Inn, Stockport-road, Denton, Manchester.	36th	14 Jan.	39	1,035	27
1,124	1887	Clarence Street Permanent, Adelphi Bank Chambers, 19, South John-street, Liverpool.	36th	10 April	486	10,486	28
1,147	1891	Furness and South Cumberland Permanent, 36, Cornwallis-street, Barrow-in-Furness.	36th	31 Dec.	1,654	37,022	29
(I.D.)1,153	1896	Carnforth and District Permanent, 27, Lancaster-road, Carnforth.	35th	31 Dec.	48	202	30
1,162	1890	Trafalgar Permanent, 1D, Central Chambers, 17A, South Castle-street, Liverpool.	36th	31 Dec.	111	1,291	31
1,167	1896	Colne Permanent, 4, Parliament-street, Colne	35th	31 Mar.	1,203	22,318	32
1,169	"	Victoria, Mechanics' Institution, Stalybridge	35th	1 Jan.	100	1,061	33
1,174	1887	Palmerston Permanent, 21, Harrington-street, Liverpool.	35th	30 April	164	3,725	34
1,181	1896	Tyldesley Permanent, Liberal Club Buildings, Elliott-street, Tyldesley, Manchester.	35th	8 April	206	5,655	35
1,191	1895	First Bedford Leigh Permanent, Three Crowns Inn, Chapel-street, Leigh.	35th	31 Aug.	101	1,385	36
1,197	1887	Northern Counties Permanent, 22, Lord-street, Liverpool.	35th	31 Dec.	319	3,942	37
(I.D.)1,209	1881	Blackburn and East Lancashire Permanent, 18, Richmond-terrace, Blackburn.	35th	30 Sept.	385	2,225	38
1,211	1882	Planet Perpetual, Clarendon Rooms, South John-street, Liverpool.	35th	4 Nov.	341	29,839	39

of Building Societies, for the Year 1901—*continued*.

	Amount Advanced on Mortgage during the Year.	Liabilities.		Undivided Profit.	Assets.		Balance Deficit (if any).	Schedule.		
		To Holders of Shares.	To Depositors and other Creditors.		Balance due on Mortgage Securities (not including Prospective Interest).	Other Assets.		Part I. Column 6.	Part II. Column 9.	Part III. Column 7.
	£.	£.	£.	£.	£.	£.	£.	£.	£.	£.
1	1,810	17,550	465	3,745	19,629	2,131	—	- nil -	780	- nil.
2	884	8,587	479	910	9,315	661	—	- nil -	1,528	- nil.
3	—	9,079	—	3,266	10,968	1,377	—	- nil -	9,983	76
4	54	13,763	516	4,716	17,899	1,096	—	- nil -	6,687	- nil.
5	1,800	7,702	35	1,195	8,416	516	—	- nil -	189	- nil.
6	4,300	8,621	46	664	7,263	2,068	—	- nil -	1,061	- nil.
7	28,603	119,133	2,058	31,073	151,623	641	—	- nil -	82,874	- nil.
8	—	18,450	35	3,841	21,717	609	—	- nil -	19,696	- nil.
9	990	7,627	92	469	8,156	32	—	- nil -	525	- nil.
10	—	187	260	23	460	10	—	—	—	—
11	8,383	35,238	968	4,539	40,745	—	—	- nil -	1,432	- nil.
12	660	1,559	372	1,540	2,881	590	—	- nil -	889	- nil.
13	3,760	26,093	62	3,372	28,026	1,501	—	- nil -	20,096	- nil.
14	—	41,356	3,521	3,078	46,471	1,484	—	- nil -	46,471	- nil.
15	1,080	19,185	124	4,185	23,484	10	—	- nil -	9,709	- nil.
16	—	191,998	25,175	—	94,405	122,768	—	- nil -	89,385	- nil.
17	6,787	5,856	8,500	727	15,063	20	—	- nil -	817	297
18	500	5,213	10	705	5,640	290	—	—	—	—
19	—	8,906	—	—	—	79	8,827	—	—	—
20	5,360	39,250	14,106	2,995	52,817	3,534	—	- nil -	32,312	- nil.
21	2,284	8,855	667	150	9,669	3	—	- nil -	284	287
22	3,195	8,787	1,788	941	11,508	13	—	—	—	—
23	790	7,460	—	711	7,458	713	—	- nil -	435	- nil.
24	—	7,587	—	1,964	9,028	523	—	- nil -	6,297	- nil.
25	—	2,732	—	1,013	3,338	407	—	- nil -	1,433	- nil.
26	150	3,945	—	797	4,660	82	—	- nil -	4,034	- nil.
27	1,147	876	1,601	893	3,365	5	—	—	—	—
28	915	85,235	3,875	20,603	108,236	1,477	—	- nil -	97,051	- nil.
29	23,051	111,987	2,934	7,211	117,822	4,310	—	- nil -	6,554	- nil.
30	—	3,769	—	1,306	3,810	1,265	—	- nil -	3,810	- nil.
31	1,021	9,679	90	3,056	12,197	628	—	- nil -	8,985	- nil.
32	8,068	89,768	—	2,762	88,773	3,757	—	- nil -	10,175	- nil.
33	1,110	3,535	—	656	3,897	294	—	—	—	—
34	753	13,575	3,787	437	17,623	176	—	- nil -	14,984	- nil.
35	2,790	20,765	9,095	558	30,009	409	—	- nil -	3,509	- nil.
36	425	3,429	—	8	2,860	577	—	—	—	—
37	925	30,735	4,138	4,645	36,014	3,499	—	- nil -	15,698	- nil.
38	—	16,957	8	—	2,510	3,516	10,939	- nil -	2,510	- nil.
39	23,327	30,125	19,551	22,691	67,135	5,232	—	6,692	4,783	- nil.

ABSTRACT of the Annual Accounts and Statements

Register Number.	Year when Incorporated.	NAME OF SOCIETY, AND CHIEF OFFICE OR PLACE OF MEETING.	Year of Society's Existence.	Date in 1901 to which Accounts are made up.	Total Number of Members.	Total Receipts during the last Financial Year.	
		LANCASHIRE—continued.				£.	
1,216	1876	Chorley 100l. Shares Permanent, 8, High-street, Chorley.	34th	28 Jan.	359	8,171	1
1,227	1896	Warrington Permanent, 13, Suez-street, Warrington.	34th	30 Jan.	363	2,185	2
1,228	"	Churchtown Permanent, 57, Botanic-road, Southport.	35th	30 Nov.	93	481	3
1,246	1877	Wigan Provident Permanent, Bank Chambers, Wallgate, Wigan.	34th	30 June	133	985	4
1,255	1881	Wigan, Ince, Hindley, Pemberton, and Orrell Permanent, Clarence Chambers, Wallgate, Wigan.	34th	31 Aug.	33	558	5
1,257	1887	Second Chatham Permanent, 6, Lord-street, Liverpool.	34th	11 June	676	14,901	6
(I.D.)1,260	"	Exchange Permanent, 12, Acresfield, Bolton	34th	30 June	11	705	7
1,266	"	Amicable, Bennett's Buildings, 49, Whitechapel, Liverpool.	34th	29 Oct.	103	797	8
1,295	1881	Third Newton Heath Permanent, 40, King-street, Manchester.	33rd	12 Mar.	108	5,630	9
1,317	1896	Stanley Permanent, 63, Foley-street, Liverpool	33rd	19 April	299	4,806	10
1,353	1882	Bury Permanent Co-operative, 21, Market-street, Bury.	32nd	5 Mar.	87	1,131	11
1,361	1896	Over-Darwen Permanent, Constitutional Club-room, Church-street, Darwen.	32nd	26 April	351	8,842	12
1,372	1876	Accrington and District Permanent, 15, Dutton-street, Accrington.	32nd	17 June	173	4,597	13
1,374	1896	Preston Royal Permanent, 45, Fishergate, Preston	32nd	31 Aug.	132	8,865	14
1,377	1880	Manchester and Salford Permanent, 86, Mosley-street, Manchester.	32nd	30 Nov.	684	36,913	15
1,380	"	Ashton-under-Lyne and District Permanent, Buckley Chambers, Stamford-street, Ashton-under-Lyne.	32nd	31 Dec.	139	5,210	16
1,386	1896	West Liverpool Perpetual, 16, Fenwick-street, Liverpool.	31st	12 Feb.	164	4,794	17
1,404	1881	Warrington Working Men's Permanent, School-room, Golborne-street, Warrington.	31st	30 April	277	4,070	18
(e)(O.D.)1,406	1876	Mossley 100l. Permanent, 26, Stamford-road, Mossley, Manchester.	—	—	—	—	19
1,432	1880	Bardsley Permanent, Horseshoe Inn, Bardsley, Ashton-under-Lyne.	31st	31 Dec.	32	712	20
1,436	1881	Gorton and District Permanent, Waggon and Horses Inn, Gorton, Manchester.	30th	11 Jan.	42	702	21
(I.D.)1,445	1884	Prince Albert Permanent, 131, Church-street, Preston.	30th	28 Feb.	44	3,702	22
1,448	1896	Haughton and District Permanent, Coach and Horses Hotel, Hyde-road, Denton, Manchester.	30th	16 April	14	513	23
(I.D.)1,452	1876	Rossendale, Waterfoot, Manchester	30th	31 May	72	nil	24
1,467	1900	Darwen and District Permanent, 18, Railway-road, Darwen.	29th	12 Jan.	134	4,738	25
1,511	1886	Ellesmere Permanent, 17, Brazennose-street, Manchester.	29th	2 Sept.	38	290	26
1,521	1896	Manchester Crown Permanent, 8, St. James's-square, Manchester.	29th	31 Dec.	14	814	27
1,536	1884	Heaton Norris and Reddish Permanent, Lancashire Hill British School, Heaton Norris, Stockport.	28th	31 Mar.	129	5,332	28
1,542	1896	Radcliffe and Pilkington Permanent, Wesleyan Schoolroom, Irwell-street, Radcliffe, Manchester.	28th	31 Mar.	429	11,880	29
1,566	1885	Maraden, 2, Russell-street, Nelson	41st	31 May	1,376	38,335	30
1,580	1886	Littleborough Permanent, Church-street, Littleborough, Manchester.	27th	30 June	40	142	31
1,586	1879	Borough of Wigan and District Permanent, St. Catherine's Schools, Schofield-lane, Wigan.	27th	30 Sept.	196	4,036	32
1,597	1875	Borough of Warrington Incorporated Permanent, Leigh-street, Warrington.	25th	31 Jan.	61	1,459	33
1,598	"	Accrington Victoria Permanent, 7, St. James's-street, Accrington.	27th	31 Dec.	146	7,009	34
1,617	"	Leigh Permanent, 3, Silk-street, Leigh	26th	30 June	174	3,826	35
1,626	"	East End, Lowe's Arms Hotel, Haughton, Denton Manchester.	26th	17 Nov.	15	144	36
1,641	1876	Fallsoworth Permanent, St. John's Schools, Fallsoworth, Manchester.	25th	16 Jan.	89	5,327	37

of Building Societies, for the Year 1901—*continued.*

	Amount Advanced on Mortgage during the Year.	Liabilities.		Undivided Profit.	Assets.		Balance Deficit (if any).	Schedule.		
		To Holders of Shares.	To Depositors and other Creditors.		Balance due on Mortgage Securities (not including Prospective Interest).	Other Assets.		Part I. Column 6.	Part II. Column 9.	Part III. Column 7.
	£.	£.	£.	£.	£.	£.	£.	£.	£.	£.
1	7,530	23,961	55	433	28,487	963	—	—	—	—
2	361	34,429	1,341	2,390	38,160	—	—	- nil -	34,167	- nil.
3	—	3,130	10	7	3,139	8	—	- nil -	497	- nil.
4	—	6,639	582	469	7,348	392	—	- nil -	5,581	- nil.
5	—	3,591	20	450	3,614	447	—	- nil -	1,686	- nil.
6	8,498	75,107	3,853	8,764	85,151	2,578	—	14,491	57,101	- nil.
7	—	2,346	4,845	1,279	7,111	1,359	—	- nil -	6,849	- nil.
8	84	7,732	195	965	8,333	559	—	- nil -	1,383	- nil.
9	4,700	9,294	6,436	576	16,296	10	—	—	—	—
10	1,150	30,610	—	8,050	36,107	2,553	—	- nil -	10,697	- nil.
11	125	2,610	310	529	3,444	5	—	—	—	—
12	5,552	27,156	—	1,245	27,960	441	—	—	—	—
13	3,816	17,630	3,940	2,059	22,134	1,515	—	- nil -	2,426	- nil.
14	3,513	4,853	7,503	5,539	15,939	1,956	—	- nil -	3,779	- nil.
15	21,598	98,661	26,655	10,104	135,256	164	—	—	—	—
16	3,645	6,811	5,112	717	12,407	233	—	—	—	—
17	9,001	13,299	147	5,927	18,403	970	—	- nil -	10,252	- nil.
18	1,794	10,341	2	6	8,497	1,852	—	—	—	—
19	—	—	—	—	—	—	—	—	—	—
20	100	1,005	24	1	636	394	—	—	—	—
21	24	1,825	1,754	185	3,759	5	—	- nil -	1,613	- nil.
22	—	3,792	2,884	365	5,642	1,399	—	—	—	—
23	—	586	1,150	118	1,816	38	—	—	—	—
24	—	9	—	—	—	7	2	—	—	—
25	2,153	7,048	4,431	284	11,183	580	—	—	—	—
26	—	3,295	—	334	3,225	404	—	- nil -	3,224	- nil.
27	—	2,025	13,345	—	14,410	37	923	- nil -	9 700	- nil.
28	3,360	4,757	7,907	643	12,089	1,218	—	—	—	—
29	9,718	16,184	18,719	1,282	36,173	12	—	—	—	—
30	24,900	95,150	28,525	4,993	128,128	540	—	11,420	- nil -	2,771
31	—	3,512	2,219	—	2,836	108	2,787	- nil -	2,836	- nil.
32	2,675	13,924	38	2,946	16,127	781	—	- nil -	6,829	- nil.
33	1,680	4,234	1,548	630	6,408	4	—	—	—	—
34	4,854	14,125	10,097	2,507	22,481	4,248	—	- nil -	1,448	- nil.
35	260	4,674	—	183	4,108	749	—	—	—	—
36	85	379	100	55	490	44	—	—	—	—
37	5,180	9,129	13,552	730	23,405	6	—	7,594	- nil -	- nil.

ABSTRACT of the Annual Accounts and Statements

Register Number.	Year when Incor- porated.	NAME OF SOCIETY, AND CHIEF OFFICE OR PLACE OF MEETING.	Year of Society's Existence.	Date in 1901 to which Accounts are made up.	Total Number of Members.	Total Receipts during the last Financial Year.	
LANCASHIRE—continued.							
1,648	1876	Liverpool Joiner's Freehold, Odd Fellows' Hall, St. Anne-street, Liverpool.	25th	31 Dec.	30	70	1
1,656	"	Crumpsall and Broughton Permanent, 8, St. James's-square, Manchester.	25th	2 May	nil.	4,061	2
1,665	"	West Lancashire, 6, Clayton-square, Liverpool -	25th	31 Mar.	638	29,803	3
1,669	"	Ashton - under - Lyne Stamford Permanent, 108, Catherine-street, Ashton-under-Lyne.	25th	5 Aug.	121	9,683	4
1,675	"	Liverpool 198th Starr-Bowkett, 81, Dale-street, Liverpool.	24th	31 Jan.	73	1,467	5
1,679	1877	Liverpool Railway Permanent, 48 and 50, Castle-street, Liverpool.	25th	7 Nov.	146	6,068	6
1,706	"	Second Liverpool 212th Starr-Bowkett, 97, Renshaw-street, Liverpool.	24th	31 May	73	1,575	7
1,725	"	Sutton, Bold, and District Permanent, Parish Room, Ditch Hillock, Sutton, St. Helen's.	24th	2 Oct.	49	104	8
1,729	"	Third Liverpool 220th Starr-Bowkett, 8, Cook-street, Liverpool.	24th	31 Oct.	91	1,064	9
1,730	"	Padiham and District Permanent, 18, Sowerby-street, Padiham, Burnley.	24th	31 Dec.	873	45,763	10
1,731	"	Walton and Kirkdale Permanent, Central Buildings, 41, North John-street, Liverpool.	24th	14 Oct.	225	9,392	11
1,733	"	Liverpool Investment, 67, Lord-street, Liverpool -	24th	30 Nov.	961	263,080	12
1,739	1878	Leesfield Permanent, St. Thomas's Schools, Leesfield, Lees, Oldham.	23rd	5 Feb.	30	466	13
1,741	"	Bootle-cum-Linacre Permanent, Scottish-chambers, 48, Castle-street, Liverpool.	23rd	14 Mar.	101	1,591	14
1,760	"	Fourth Liverpool 242nd Starr-Bowkett, 25, Investment-buildings, 67, Lord-street, Liverpool.	23rd	30 Nov.	79	1,071	15
1,763	1879	Liverpool Citizen Permanent, 5, Clayton-square, Liverpool.	23rd	24 Dec.	85	1,508	16
(C.D.) 1,769	"	Liverpool Clerks' Co-operative, 37, Victoria-street, Liverpool.	22nd	31 Aug.	139	639	17
1,771	"	Liverpool and County Permanent, 2, South John-street, Liverpool.	22nd	4 Sept.	209	7,257	18
(I.D.) 1,772	"	Liverpool Industrial, 33, Hatton Garden, Liverpool.	22nd	3 Sept.	30	183	19
(I.D.) 1,780	"	Rochdale 276th Starr-Bowkett, 32, Lord-street, Rochdale.	22nd	31 Dec.	nil.	104	20
1,781	1880	Borough and District of St. Helen's Mutual, Hardshaw street, St. Helen's.	21st	1 Jan.	3	1	21
1,782	"	Sixth Liverpool 287th Starr-Bowkett, 97, Renshaw-street, Liverpool.	22nd	31 Dec.	79	885	22
1,783	"	Old England Permanent, 5, Castle-street, Liverpool.	21st	9 Jan.	141	4,054	23
1,784	"	First St. Helen's 284th Starr-Bowkett, 17, Market-street, St. Helen's.	21st	31 Jan.	145	1,866	24
1,785	"	First Ramsbottom 289th Starr-Bowkett, 40, Bolton-street, Ramsbottom, Manchester.	21st	14 Jan.	85	2,155	25
1,786	"	First Bolton 286th Starr-Bowkett, 20, Chancery-lane, Bolton.	21st	31 Jan.	69	1,545	26
(C.E.) 1,787	"	First Southport 299th Starr-Bowkett, 89, Kensington-road, Southport.	21st	31 Mar.	27	435	27
(I.D.) 1,791	"	Finance Investment, 21, Harrington-street, Liverpool.	21st	28 Feb.	113	1,434	28
1,797	"	Mersey Bowkett, 3, Lord-street, Liverpool -	21st	30 April	78	1,392	29
(T.D.) 1,798	"	Seventh Liverpool 306th Starr-Bowkett, 8, Cook-street, Liverpool.	21st	31 May	71	1	30
(I.D.) 1,801	"	First Bacup and District 303rd Starr-Bowkett, Bank Buildings, Bacup.	21st	28 Mar.	78	144	31
1,806	"	First Chorley 312th Starr-Bowkett, Town Hall Chambers, Market-street, Chorley.	21st	31 July	74	1,298	32
1,807	"	First Rawtenstall and District 317th Starr-Bowkett, 16, Bury-road, Rawtenstall, Manchester.	21st	30 July	62	2,999	33
1,808	"	Prestwich and Whitefield 320th Starr-Bowkett, Poppythorn-lane, Prestwich, Manchester.	21st	31 July	100	1,364	34
(I.D.) 1,809	"	Ardwick 322nd Starr-Bowkett, Primitive Methodist School, Higher Ardwick, Manchester.	21st	31 Aug.	87	388	35
1,811	"	City Charter Permanent, 71, Lord-street, Liverpool.	21st	29 Aug.	203	7,383	36
1,812	"	Eighth Liverpool 324th Starr-Bowkett, Princes Buildings, 81, Dale-street, Liverpool.	21st	30 Sept.	57	545	37
(I.D.) 1,817	"	First Salford 333rd Starr-Bowkett, 78, Great Clowes-street, Broughton, Manchester.	21st	31 Oct.	94	1,743	38

of Building Societies, for the Year 1901—*continued*.

	Amount advanced on Mortgage during the Year.	Liabilities.		Undivided Profit.	Assets.		Balance Deficit (if any).	Schedule.		
		To Holders of Shares.	To Depositors and other Creditors.		Balance due on Mortgage Securities (not including Prospective Interest).	Other Assets.		Part I. Column 6.	Part II. Column 9.	Part III. Column 7.
	£	£.	£.	£.	£.	£.	£.	£.	£.	£.
1	—	675	185	33	884	14	—	- nil -	139	745
2	—	nil	nil	nil	nil	nil	nil	—	—	—
3	17,730	39,673	14,376	3,450	40,390	17,109	—	- nil -	1,738	nil.
4	3,017	8,879	7,840	595	15,229	2,085	—	—	—	—
5	935	5,801	16	505	5,411	911	—	—	—	—
6	5,150	12,068	—	1,810	13,610	268	—	- nil -	1,820	nil.
7	2,135	6,981	9	807	7,495	302	—	- nil -	414	nil.
8	—	596	—	314	677	233	—	- nil -	517	nil.
9	700	6,275	—	604	6,658	221	—	—	—	—
10	24,280	68,879	33,713	2,728	100,820	4,500	—	- nil -	4,845	nil.
11	9,084	20,095	4,081	2,293	26,461	8	—	- nil -	3,955	nil.
12	19,127	194,333	172,114	16,986	302,866	80,567	—	45,636	40,736	nil.
13	150	1,350	401	411	1,998	64	—	—	—	—
14	383	8,789	—	648	8,015	1,422	—	- nil -	3,337	nil.
15	400	5,324	5	1,113	5,403	1,039	—	- nil -	283	nil.
16	950	5,732	268	272	5,434	838	—	- nil -	3,261	nil.
17	—	76	—	717	738	55	—	—	—	—
18	7,080	19,238	6,386	2,518	28,142	—	—	—	—	—
19	—	601	5	284	753	137	—	—	—	—
20	—	nil	nil	nil	nil	nil	nil	—	—	—
21	—	35	—	8	—	43	—	—	—	—
22	500	4,614	—	444	4,615	443	—	—	—	—
23	2,550	12,121	4,306	1,268	17,682	13	—	—	—	—
24	1,550	7,678	64	1,139	8,805	76	—	- nil -	476	nil.
25	2,660	7,924	—	855	8,596	183	—	- nil -	881	nil.
26	178	6,492	—	252	6,123	621	—	—	—	—
27	—	1,394	—	530	1,785	189	—	—	—	—
28	—	5,971	921	935	7,718	109	—	- nil -	7,718	nil.
29	1,500	5,711	—	379	5,888	202	—	—	—	—
30	—	797	—	178	—	975	—	—	—	—
31	—	1,217	3	811	1,812	219	—	—	—	—
32	50	4,514	—	767	4,611	670	—	- nil -	nil	72
33	432	6,051	—	1,480	5,010	2,321	—	—	—	—
34	1,200	5,468	20	291	5,333	446	—	- nil -	nil	464
35	—	2,329	9	—	1,287	968	83	—	—	—
36	1,450	13,249	3,637	2,115	15,308	3,693	—	—	—	—
37	575	2,919	—	512	3,123	303	—	—	—	—
38	—	6,193	—	2,073	5,162	3,103	—	- nil -	1,014	nil.

ABSTRACT of the Annual Accounts and Statements

Register Number.	Year when Incorporated.	NAME OF SOCIETY, AND CHIEF OFFICE OR PLACE OF MEETING.	Year of Society's Existence.	Date in 1901 to which Accounts are made up.	Total Number of Members.	Total Receipts during the last Financial Year.	
		LANCASHIRE—continued.				£.	
1,818	1880	First Preston 342nd Starr-Bowkett, 12, Lune-street, Preston.	21st	26 Nov.	108	1,593	1
1,823	1881	First Blackburn 356th Starr-Bowkett, 2, Union-street, Blackburn.	21st	31 Dec.	124	1,416	2
1,827	"	Second St. Helen's 350th Starr-Bowkett, 17, Market-street, St. Helen's.	20th	31 Jan.	158	1,553	3
1,828	"	First Hulme 357th Starr-Bowkett, Primitive Methodist School Library, Upper Moss-lane, Hulme, Manchester.	20th	31 Jan.	140	2,043	4
1,829	"	Second Preston 364th Starr-Bowkett, 12, Lune-street, Preston.	20th	29 Jan.	104	1,140	5
1,880	"	Liverpool Exchange; Central-buildings, 41, North John-street, Liverpool.	20th	31 Jan.	59	246	6
1,835	"	First Wigan 343rd Starr-Bowkett, Tower-buildings, Wallgate, Wigan.	20th	26 Mar.	97	2,613	7
1,837	"	Haslingden and District 372nd Starr-Bowkett, 4, Beaconsfield-street, Haslingden, Manchester.	20th	26 Feb.	151	3,225	8
1,840	"	Second Ramsbottom 376th Starr-Bowkett, 8, Garden-street, Ramsbottom, Manchester.	20th	22 Feb.	99	1,781	9
1,842	"	Oldham St. James's Permanent, St. James's Schools, Barry-street, Oldham.	20th	20 Feb.	85	3,334	10
1,846	"	Second Rochdale 390th Starr-Bowkett, 32, Lord-street, Rochdale.	20th	31 May	72	767	11
1,848	"	Ravenhead Permanent, Ravenhead Schools, Crossley-road, St. Helen's.	20th	5 Mar.	191	2,736	12
1,852	"	Kirkdale 395th Starr-Bowkett, 48, Walton-road, Kirkdale, Liverpool.	20th	30 June	49	796	13
1,853	"	Todmorden 396th Starr-Bowkett, 21, Church-street, Todmorden.	20th	30 June	145	1,233	14
1,854	"	Widnes 377th Starr-Bowkett, Bedford-chambers, 66, Victoria-road, Widnes.	20th	6 April	54	1,051	15
1,855	"	Eccles and Patricroft 399th Starr-Bowkett, 66, Monton road, Eccles.	20th	10 June	169	1,952	16
1,356	"	Third Starkey Arms, 60, Rochdale-road, Heywood	20th	2 July	27	7	17
1,858	"	First Chorlton-upon-Medlock 404th Starr-Bowkett, St. Ambrose Schools, Tuer-street, Oxford-street, Chorlton-on-Medlock, Manchester.	20th	31 July	70	1,282	18
1,861	"	Leigh and Bedford 409th Starr-Bowkett, Tarleton Chambers, Church-street, Leigh.	20th	31 Aug.	117	2,629	19
1,862	"	Radcliffe and District 412th Starr-Bowkett, 34A, Church-street, Radcliffe, Manchester.	20th	5 July	117	2,202	20
1,865	"	First Pendleton 367th Starr-Bowkett, John-street Hall, Pendleton, Manchester.	20th	31 Aug.	99	986	21
1,866	"	Clitheroe and District Second Economic, 38, King-street, Clitheroe.	20th	5 Sept.	170	2,065	22
(I.D.) 1,867	"	Edgehill 439th Starr-Bowkett, 6, Preeasons-row, Liverpool.	20th	30 June	1	1	23
1,869	"	Third Preston 450th Starr-Bowkett, 12, Lune-street, Preston.	20th	24 Sept.	114	1,320	24
(I.D.) 1,870	"	Third Manchester 445th Starr-Bowkett, 23, Birch-road, Stockport-road, Cheadle, Manchester.	20th	31 Oct.	123	930	25
1,874	"	Second Blackburn 463rd Starr-Bowkett, 2, Union-street, Blackburn.	20th	30 Nov.	123	1,398	26
1,876	"	Second Bolton 473rd Starr-Bowkett, 20, Chancery-lane, Bolton.	20th	30 Nov.	74	1,323	27
1,877	"	City of Liverpool Permanent, 16, Lord-street, Liverpool.	19th	13 Feb.	82	1,873	28
(a)(I.D.) 1,878	"	Padiham, Harwood, and District 475th Starr-Bowkett, 36, Station-road, Padiham, Burnley.	—	—	—	—	29
1,884	1882	Second Wigan 507th Starr-Bowkett, Tower-buildings, Wallgate, Wigan.	13th	29 May	115	1,823	30
1,891	"	Fourth Preston 500th Starr-Bowkett, 12, Lune-street, Preston.	19th	29 May	70	1,181	31
(T.D.) 1,892	"	Second Padiham, Harwood, and District 524th Starr-Bowkett, 36, Station-road, Padiham, Burnley.	19th	1 June	20	333	32
1,893	"	Third Blackburn 522nd Starr-Bowkett, 2, Union-street, Blackburn.	19th	30 June	104	1,279	33
(I.D.) 1,894	"	Second Edge Hill 528th Starr-Bowkett, 37, Holland-street, Fairfield, Liverpool.	19th	6 Sept.	15	196	34
1,895	"	Mersey Permanent, 29, Imperial Chambers, 62, Dale-street, Liverpool.	19th	30 July	155	6,956	35
(I.D.) 1,896	"	Everton 544th Starr-Bowkett, 15, Hawkesworth-street, Anfield, Liverpool.	19th	31 Oct.	14	256	36
1,898	"	Walton and District 551st Starr-Bowkett, 27, Carisbrooke-road, Liverpool.	19th	30 Nov.	39	589	37
1,902	"	Hindley and District 576th Starr-Bowkett, Public Hall, Market-street, Hindley, Wigan.	18th	26 Jan.	99	1,809	38

of Building Societies, for the Year 1901—*continued*.

	Amount Advanced on Mortgage during the Year.	Liabilities.		Undivided Profit.	Assets.		Balance Deficit (if any).	Schedule.		
		To Holders of Shares.	To Depositors and other Creditors.		Balance due on Mortgage Securities (not including Prospective Interest).	Other Assets.		Part I. Column 8.	Part II. Column 9.	Part III. Column 7.
	£.	£.	£.	£.	£.	£.	£.	£.	£.	£.
1	1,040	6,650	—	354	6,417	587	—	—	—	—
2	1,180	6,952	—	741	7,301	392	—	—	—	—
3	700	7,031	213	616	7,574	286	—	nil	524	nil.
4	2,700	8,781	69	1,243	8,929	1,164	—	—	—	—
5	700	6,145	—	407	5,805	747	—	—	—	—
6	—	3,009	—	470	2,975	504	—	nil	1,702	nil.
7	600	7,014	—	1,107	7,001	1,120	—	—	—	—
8	2,900	14,852	—	1,344	15,994	202	—	nil	1,606	1,877
9	2,100	9,461	—	1,042	10,089	414	—	nil	573	nil.
10	1,260	3,726	4,679	604	9,005	4	—	—	—	—
11	—	3,144	—	1,028	3,684	488	—	nil	1,368	nil.
12	1,500	10,397	967	1	10,711	654	—	—	—	—
13	800	3,638	2	524	3,867	297	—	—	—	—
14	2,000	7,171	1	157	7,028	301	—	—	—	—
15	500	3,229	1	679	3,147	762	—	—	—	—
16	400	8,737	1,042	1,569	10,195	1,153	—	nil	353	nil.
17	—	1,360	—	—	—	40	1,320	—	—	—
18	600	4,985	—	1,142	5,577	550	—	—	—	—
19	1,599	5,756	—	1,146	5,813	1,089	—	—	—	—
20	—	1,853	—	834	2,496	191	—	—	—	—
21	850	4,800	—	214	4,867	147	—	nil	300	nil.
22	810	6,225	1	863	7,040	49	—	—	—	—
23	—	9	—	3	—	12	—	—	—	—
24	1,280	6,183	—	298	5,871	610	—	—	—	—
25	—	1,533	1,817	190	1,202	(1) 2,388	—	nil	596	nil.
26	944	7,553	—	756	7,965	344	—	—	—	—
27	1,520	5,361	72	484	5,911	6	—	—	—	—
28	1,200	4,552	372	950	5,388	486	—	nil	970	nil.
29	—	—	—	—	—	—	—	—	—	—
30	1,000	6,514	—	1,042	6,369	1,187	—	—	—	—
31	100	2,327	—	478	3,128	677	—	—	—	—
32	—	820	—	164	134	850	—	nil	134	nil.
33	1,000	5,437	—	391	5,500	328	—	—	—	—
34	—	315	—	42	264	93	—	nil	137	nil.
35	4,725	10,269	1,360	630	12,225	34	—	nil	472	nil.
36	—	586	—	41	595	32	—	—	—	—
37	200	3,292	—	458	3,585	165	—	nil	169	nil.
38	800	4,639	—	818	3,946	1,511	—	—	—	—

(1) Including 2,173*l.* due from a former Secretary.

ABSTRACT of the Annual Accounts and Statements

Register Number.	Year when Incorporated.	NAME OF SOCIETY, AND CHIEF OFFICE OR PLACE OF MEETING.	Year of Society's Existence.	Date in 1901 to which Accounts are made up.	Total Number of Members.	Total Receipts during the last Financial Year.	
		LANCASHIRE—continued.				£.	
1,905	1883	Crumpsall and Blackley 579th Starr-Bowkett, Cheetham Hill Institute, 490, Cheetham-hill, Crumpsall, Manchester.	18th	28 Feb.	78	1,199	1
1,915	"	Birkdale and District 602nd Starr-Bowkett, 3, Cambridge-arcade Chambers, Chapel-street, Southport.	18th	31 May	122	1,578	2
1,920	"	Third Bolton 605th Starr-Bowkett, 20, Chancery-lane, Bolton.	18th	30 June	66	1,034	3
1,922	"	Third Rochdale 619th Starr-Bowkett, 32, Lord-street, Rochdale.	18th	31 Aug.	78	699	4
1,924	"	Colne, Nelson, and District 624th Starr-Bowkett, 23, Arcade, Colne.	18th	31 Oct.	86	849	5
1,931	1884	Third St. Helen's 636th Starr-Bowkett, 17, Market-street, St. Helen's.	17th	31 Mar.	153	3,596	6
1,936	"	East Liverpool Incorporated, 16, Fenwick-street, Liverpool.	18th	31 Dec.	118	12,061	7
1,943	"	Coburg Investment, 7, Oxford Chambers, 71, Lord-street, Liverpool.	17th	4 July	173	2,645	8
1,945	"	Oldham George Hotel, George Hotel, High-street, Oldham.	17th	24 July	9	435	9
1,946	"	Farnworth and District 716th Starr-Bowkett, Temperance Hall, Park-street, Farnworth, R.S.O.	17th	31 Aug.	134	1,783	10
1,950	"	Southport, Churchtown, and District 717th Starr-Bowkett, 3, Cambridge-arcade Chambers, Chapel-street, Southport.	17th	31 Oct.	123	799	11
1,951	"	Fourth Rochdale 722nd Starr-Bowkett, 32, Lord-street, Rochdale.	17th	31 Oct.	77	1,095	12
(I.D.) 1,955	"	Toxteth and Garston Amalgamated Starr-Bowkett, Offices of Mr. E. W. Turner, Dock-road, Garston, Liverpool.	17th	31 Dec.	61	386	13
(I.D.) 1,956	"	First Liverpool Economic, 220, West Derby-road, Liverpool.	17th	30 Nov.	18	nil.	14
1,957	"	Second Todmorden 734th Starr-Bowkett, 21, Church-street, Todmorden.	17th	31 Dec.	140	630	15
1,958	"	Fourth Blackburn 743rd Starr-Bowkett, 2, Union-street, Blackburn.	17th	31 Dec.	95	1,096	16
1,963	1885	St. Helen's Equitable, New Commercial School, North-road, Cowleyhill, St. Helen's.	16th	31 Mar.	98	945	17
1,967	"	White Bear, Three Crowns Hotel, Oldham.	16th	6 April	16	383	18
1,971	"	Fourth St. Helen's 742nd Starr-Bowkett, 17, Market-street, St. Helen's.	16th	31 Mar.	150	1,464	19
(I.D.) 1,973	"	Third Edge Hill and Wavertree 755th Starr-Bowkett, 22, Tarleton-street, Liverpool.	16th	2 Oct.	8	52	20
(I.D.) 1,975	"	City of Liverpool Co-operative, 21, The Willows, Liverpool.	16th	31 July	171	203	21
1,980	"	Second Widnes and District 754th Starr-Bowkett, Bedford-chambers, 66, Victoria-road, Widnes.	16th	8 June	72	973	22
1,991	"	Second Radcliffe and Pilkington 757th Starr-Bowkett, 34A, Church-street, Radcliffe, Manchester.	16th	28 Oct.	127	1,476	23
1,994	"	Preston Municipal, 34, Guildhall-street, Preston.	15th	28 Feb.	26	1,107	24
2,000	1886	Heaton Chapel and District 798th Starr-Bowkett, Assembly Hall, Heaton Moor, Stockport.	15th	7 Mar.	94	1,853	25
2,002	"	Darwen Borough, Post Office Chambers, Darwen.	15th	13 May	105	822	26
2,006	"	Fourth Bolton 811th Starr-Bowkett, 20, Chancery-lane, Bolton.	15th	31 May	103	1,298	27
2,009	"	Third Wigan 817th Starr-Bowkett, Tower-buildings, Wallgate, Wigan.	15th	29 Aug.	159	1,737	28
2,010	"	Pemberton and District Mutual Allotment, 5, Meeks-buildings, Wigan.	15th	31 Oct.	139	1,050	29
2,013	"	First Warrington 826th Starr-Bowkett, 14, Cairo-street, Warrington.	15th	19 Oct.	72	866	30
2,014	"	Morecambe and Lancaster 827th Starr-Bowkett, Primitive Methodist Class Room, Pedder-street, Morecambe, R.S.O.	15th	27 Nov.	103	1,402	31
2,015	"	Carnforth and District 828th Starr-Bowkett, Temperance Hotel, Market-street, Carnforth.	15th	29 Nov.	160	1,800	32
(I.D.) 2,020	1887	Heywood Economic Mutual, 26, Market-street, Heywood.	15th	30 Nov.	123	3,152	33
2,022	"	Fifth Rochdale 840th Starr-Bowkett, 32, Lord-street, Rochdale.	14th	31 Jan.	89	1,396	34

of Building Societies, for the Year 1901—continued.

	Amount Advanced on Mortgage during the Year.	Liabilities.		Undivided Profit.	Assets.		Balance Deficit (if any).	Schedule.		
		To Holders of Shares.	To Depositors and other Creditors.		Balance due on Mortgage Securities (not including Prospective Interest).	Other Assets.		Part I. Column 6.	Part II. Column 9.	Part III. Column 7.
	£.	£.	£.	£.	£.	£.	£.	£.	£.	£.
1	—	6,577	—	553	6,145	985	—	—	—	—
2	950	5,442	—	918	5,925	435	—	—	—	—
3	1,064	3,185	38	168	3,115	276	—	—	—	—
4	420	3,263	—	563	3,734	92	—	—	—	—
5	925	4,250	—	36	4,217	69	—	—	—	—
6	1,000	6,049	644	780	4,754	2,719	—	—	—	—
7	9,040	19,676	9,489	2,817	31,671	311	—	nil	13,539	nil.
8	1,915	6,683	2,347	794	9,611	213	—	—	—	—
9	—	2,436	1,590	199	4,275	—	—	nil	1,530	nil.
10	1,304	6,553	18	658	6,525	704	—	—	—	—
11	350	5,560	—	—	4,855	629	76	—	—	—
12	980	3,470	3	859	4,263	69	—	—	—	—
13	—	554	60	—	—	557	57	—	—	—
14	—	157	—	—	—	145	12	—	—	—
15	400	3,936	—	90	3,946	80	—	—	—	—
16	900	4,468	4	400	4,516	356	—	—	—	—
17	550	3,770	24	1,261	4,417	638	—	—	—	—
18	15	5,018	—	958	5,955	21	—	nil	1,140	nil.
19	1,800	5,090	422	162	5,666	8	—	—	—	—
20	—	58	—	—	—	34	24	—	—	—
21	—	2,578	17	267	2,642	220	—	nil	341	nil.
22	750	3,102	—	371	3,417	56	—	—	—	—
23	700	4,305	—	170	4,107	371	—	—	—	—
24	—	989	20	736	1,079	666	—	—	—	—
25	500	6,049	19	187	6,227	28	—	—	—	—
26	400	2,033	—	1,229	3,042	220	—	—	—	—
27	500	4,920	—	4	4,507	417	—	—	—	—
28	900	6,480	2	717	6,382	817	—	nil	518	nil.
29	200	4,228	14	197	3,594	845	—	nil	236	nil.
30	435	3,404	—	211	3,579	36	—	—	—	—
31	400	4,914	—	355	4,796	483	—	—	—	—
32	1,175	7,301	15	—	6,696	578	42	—	—	—
33	—	1,089	—	191	1,217	63	—	—	—	—
34	—	2,494	5	319	1,933	885	—	—	—	—

ABSTRACT of the Annual Accounts and Statements

Register Number.	Year when Incorporated.	NAME OF SOCIETY, AND CHIEF OFFICE OR PLACE OF MEETING.	Year of Society's Existence.	Date in 1901 to which Accounts are made up.	Total Number of Members.	Total Receipts during the last Financial Year.	
LANCASHIRE—continued.							£.
(I.D.) 2,024	1887	Bacup Economic, Bank-buildings, Bacup - -	14th	26 Jan.	35	497	1
2,025	"	Tyldesley 850th Starr-Bowkett, Martland's-buildings, The Square, Tyldesley, Manchester.	14th	31 Mar.	114	940	2
2,026	"	Clitheroe Economic, King-street, Clitheroe - -	15th	31 Dec.	168	1,550	3
2,027	"	Haslingden and District Economic, 4, Beaconsfield-street, Haslingden, Manchester.	14th	14 Jan.	120	1,434	4
2,029	"	Horwich and District 853rd Starr - Bowkett, 5, Winterney-lane, Horwich, Bolton.	14th	31 Mar.	58	142	5
2,039	"	Combined Chorley and District Economic, Town Hall, Chorley.	14th	16 April	193	2,357	6
(C.D.) 2,040	"	Waggon and Horses (Huddersfield-road) Second, Waggon and Horses Inn, Huddersfield-road, Oldham.	14th	8 May	20	442	7
2,049	"	First Lancaster Economic, 62, Market-street, Lancaster.	14th	19 Aug.	126	1,141	8
2,052	"	Second Lancaster and District 876th Starr-Bowkett, Coffee Tavern, Penny-street, Lancaster.	14th	26 Sept.	190	2,671	9
2,057	"	Kirkdale Model, Kirk-street Mission Hall, 6, Kirk-street, Liverpool.	13th	5 Jan.	39	601	10
2,061	"	Fifth Blackburn 871st Starr-Bowkett, 2, Union-street, Blackburn.	14th	30 Nov.	64	624	11
2,066	"	First Bolton Economic, 4 and 6, Wood-street, Bolton.	14th	31 Dec	100	1,082	12
(a)(1) 2,067	"	First Radcliffe Economic, 87, Church-street, Radcliffe, Manchester.	—	—	—	—	13
(I.D.) 2,068	"	First Middleton Economic, 93, Long-street, Middleton, Manchester.	14th	17 Oct.	82	677	14
2,078	1888	First Blackpool Economic, 67, Church-street, Blackpool.	14th	31 D.c.	163	837	15
(I.D.) 2,080	"	Lodge-lane Model, 13, Union-court, Liverpool -	13th	7 May	118	356	16
2,081	"	First Great Harwood Economic, Palatine-buildings, Great Harwood, Blackburn.	13th	18 Jan.	23	185	17
(I.D.) 2,082	"	Seaforth District People's Modern, 13a, Seaforth-road, Seaforth, Liverpool.	13th	30 June	48	121	18
2,085	"	Southport Model, 44, Chapel-street, Southport -	13th	6 Mar.	142	874	19
2,087	"	First Leigh Richmond, Assembly Rooms, Railway-road, Leigh.	13th	31 Mar.	113	753	20
2,089	"	First Leigh Economic, 44, Church-street, Leigh -	13th	30 Mar.	137	1,088	21
2,090	"	First Horwich Economic, 3, Lee-lane, Horwich, Bolton.	13th	15 Mar.	86	1,038	22
(I.D.) 2,091	"	First Rochdale Economic, King-street, South Parade, Rochdale.	13th	4 Mar.	90	719	23
2,097	"	First Wigan Economic, Clarence Chambers, Wallgate, Wigan.	13th	22 April	193	1,436	24
2,099	"	Levenshulme and Longsight 919th Starr-Bowkett Independent School, Levenshulme, Manchester.	13th	26 July	183	2,047	25
2,100	"	Fourth Manchester 855th Starr-Bowkett, 49, King-street, Manchester.	13th	26 June	84	1,348	26
(I.D.) 2,101	"	Wigan Model, Newsham Buildings, King-street, Wigan.	13th	24 May	111	339	27
2,102	"	Second Warrington 920th Starr-Bowkett, 14, Cairo-street, Warrington.	13th	29 July	80	978	28
2,106	"	Manchester Perfect Thrift, 1, Cooper-street, Manchester.	13th	27 Aug.	444	2,089	29
(C.D.) 2,107	"	Hindley Model, Congo-terrace, Hindley Green, Wigan.	13th	31 Aug.	68	870	30
2,109	"	Lonsdale and North Western Permanent, 90, Duke-street, Barrow-in-Furness.	12th	24 June	46	1,145	31
(I.D.) 2,111	"	First St. Helen's 59th Economic, Hardshaw-chambers, 1, Hardshaw-street, St. Helen's.	13th	31 Dec.	130	188	32
2,115	"	Third Chorley and District Economic, Town Hall, Chorley.	13th	21 Oct.	92	1,139	33
2,116	"	Second St. Helen's Equitable Model, Commercial School, North-road, St. Helen's.	13th	19 Nov.	102	930	34
2,118	1889	Third St. Helen's Equitable Model, Commercial School, North-road, St. Helen's.	12th	9 Jan.	114	1,148	35
2,121	"	Second Liverpool Clerks, 37, Victoria-street, Liverpool.	13th	31 Dec.	104	2,028	36
2,122	"	First Hulme Perfect Thrift, 261, Stretford-road, Hulme, Manchester.	13th	28 Oct.	326	1,973	37
2,123	"	Three Crowns Hotel Sixth, Three Crowns Hotel, Oldham.	13th	31 Dec.	9	783	38
2,125	"	Second Wigan Model, Newsham-buildings, King-street, Wigan.	12th	14 Feb.	135	754	39

(1) This Society has terminated (1902).

of Building Societies, for the Year 1901—*continued.*

	Amount Advanced on Mortgage during the Year.	Liabilities.		Undivided Profit.	Assets.		Balance Deficit (if any).	Schedule.		
		To Holders of Shares.	To Depositors and other Creditors.		Balance due on Mortgage Securities (not including Prospective Interest).	Other Assets.		Part I. Column 6.	Part II. Column 9.	Part III. Column 7.
	£.	£.	£.	£.	£.	£.	£.	£.	£.	£.
1	—	1,293	—	2	1,186	109	—	—	—	—
2	550	3,735	—	125	3,142	718	—	—	—	—
3	1,100	5,063	285	786	6,128	6	—	—	—	—
4	900	4,877	25	37	4,862	77	—	nil	1,368	nil.
5	100	804	—	6	174	686	—	—	—	—
6	275	8,508	708	493	8,095	1,554	—	—	—	—
7	80	2,457	—	1,243	1,238	2,462	—	—	—	—
8	775	6,456	—	939	6,936	459	—	—	—	—
9	1,802	9,068	2	682	9,151	601	—	—	—	—
10	—	1,340	—	215	1,062	493	—	—	—	—
11	237	2,061	—	132	1,939	254	—	—	—	—
12	400	3,816	23	164	3,669	334	—	—	—	—
13	—	—	—	—	—	—	—	—	—	—
14	—	1,972	18	123	2,113	—	—	—	—	—
15	830	5,401	8	34	5,121	322	—	—	—	—
16	—	749	76	—	—	303	522	—	—	—
17	—	316	3	161	403	77	—	—	—	—
18	—	597	—	62	468	191	—	—	—	—
19	800	5,119	—	557	5,620	56	—	—	—	—
20	1,100	3,935	422	163	4,435	85	—	—	—	—
21	389	5,088	—	457	5,104	441	—	—	—	—
22	513	3,112	—	288	3,227	173	—	—	—	—
23	—	2,397	—	16	2,197	216	—	—	—	—
24	1,240	7,223	—	428	7,536	115	—	nil	456	nil.
25	440	5,899	—	52	4,970	981	—	—	—	—
26	1,570	2,836	—	269	3,071	34	—	—	—	—
27	—	3,344	—	725	3,818	251	—	—	—	—
28	600	3,260	—	257	3,324	193	—	—	—	—
29	913	11,146	—	823	11,201	768	—	—	—	—
30	—	1,719	—	361	2,040	40	—	—	—	—
31	426	1,886	1,705	1	3,588	4	—	—	—	—
32	—	937	29	—	770	172	21	—	—	—
33	250	3,921	—	342	3,557	706	—	—	—	—
34	300	4,339	—	367	4,206	500	—	—	—	—
35	500	4,225	—	327	4,318	234	—	—	—	—
36	1,650	7,651	—	339	7,311	679	—	—	—	—
37	365	8,376	23	171	6,127	2,443	—	—	—	—
38	—	84	1,966	570	1,948	672	—	nil	330	nil.
39	200	3,590	2	431	3,807	216	—	—	—	—

ABSTRACT of the Annual Accounts and Statements

Register Number.	Year when Incorporated.	NAME OF SOCIETY, AND CHIEF OFFICE OR PLACE OF MEETING.	Year of Society's Existence.	Date in 1901 to which Accounts are made up.	Total Number of Members.	Total Receipts during the last Financial Year.	
		LANCASHIRE—continued.				£.	
2,126	1889	Openshaw and District Economic, 51, Ashton Old-road, Openshaw, Manchester.	13th	18 Nov.	79	1,012	1
2,128	"	Leigh Model, 79, Church-street, Leigh	12th	31 Mar.	183	1,006	2
2,129	"	Fourth St. Helen's Equitable Model, Commercial School, North-road, St. Helen's.	12th	5 April	120	817	3
2,131	"	Ramsbottom and District Economic, 8, Garden-street, Ramsbottom, Manchester.	12th	11 Jan.	215	1,551	4
2,132	"	Norman, 29, Imperial Chambers, 62, Dale-street, Liverpool.	12th	3 April	25	1,283	5
2,133	"	Widnes and District Peers' Economic, 2, Ditton-road, Widnes.	12th	31 Mar.	79	192	6
(I.D.) 2,134	"	Leyland Model, 10, Chapel Brow, Leyland, Preston	12th	5 April	158	225	7
2,137	"	Second Blackburn Model, 2, Richmond Chambers, Blackburn.	12th	13 May	274	939	8
2,138	"	Second Hindley Model, 146, Market-street, Hindley, Wigan.	12th	30 June	58	1,219	9
2,141	"	Fourth Chorley and District Economic, Town Hall, Chorley.	12th	29 July	117	713	10
2,142	"	Second Wigan Economic, Clarence Chambers, Wallgate, Wigan.	12th	12 Aug.	203	1,717	11
2,144	"	Bradford and Beswick Model, Coffee Tavern, Bradford, Manchester.	12th	24 Sept.	185	1,759	12
(I.D.) 2,147	"	Chorley Model, 12, Lune-street, Preston	12th	17 Sept.	191	820	13
(I.D.) 2,149	"	Newton Heath Peers' Economic, Primitive Methodist School, Hall-street, Newton Heath, Manchester.	12th	7 Oct.	98	1,185	14
(T.D.) 2,150	"	Newton Heath Model, St. Wilfrid's Schoolroom, Buckley-street, Newton Heath, Manchester.	12th	13 Sept.	208	947	15
2,151	"	Third Warrington 965th Starr-Bowkett, 14, Cairo-street, Warrington.	12th	28 Dec.	71	446	16
2,152	"	Fourth Wigan 964th Starr-Bowkett, Tower-buildings, Wallgate, Wigan.	12th	25 Nov.	161	1,552	17
2,154	"	Second Hulme Perfect Thrift, 261, Stretford-road, Hulme, Manchester.	12th	28 Oct.	309	2,070	18
2,155	"	Southport and District 952nd Starr-Bowkett, 3, Cambridge-arcade Chambers, Chapel-street, Southport.	12th	31 Dec.	177	681	19
2,158	1890	Collyhurst Model, St. Oswald's School, Collyhurst, Manchester.	12th	31 Dec.	135	622	20
2,160	"	Oldham White Swan Third, Waggon and Horses Inn, Huddersfield-road, Oldham.	12th	31 Dec.	36	744	21
2,162	"	Leigh Second Model, 42, Church-street, Leigh	11th	25 Jan.	197	865	22
2,164	"	Swan Hotel Fifth, Swan Hotel, High-street, Oldham.	11th	29 Jan.	31	1,653	23
2,169	"	First Blackburn Richmond, 3, Tacketts-street, Blackburn.	11th	28 Feb.	151	679	24
2,171	"	Longsight Model, 140A, Earl-street, Longsight, Manchester.	11th	31 Mar.	107	454	25
2,174	"	Fourth Oldham Mutual, Wesleyan Schools, St. Domingo-street, Oldham.	11th	8 Mar.	19	628	26
(O.W.) 2,177	"	Salford Perfect Thrift, Unitarian Free Church School, 1A, Cross-lane, Salford, Manchester.	12th	31 Dec.	217	827	27
(C.D.) 2,179	"	Aspull Model, St. John-the-Baptist School, New Springs, Wigan.	11th	5 Feb.	97	541	28
2,181	"	Third Hulme Perfect Thrift, 261, Stretford-road, Hulme, Manchester.	11th	26 Feb.	316	1,630	29
2,182	"	First Wigan and District Richmond, 27, King-street, Wigan.	11th	25 Feb.	92	1,004	30
2,183	"	First Pemberton Model, 498, Ormskirk-road, Springbank, Pemberton, Wigan.	11th	30 April	190	844	31
2,184	"	Fifth St. Helen's Equitable Model, Commercial School, North Road, St. Helen's.	11th	19 April	108	593	32
(I.D.) 2,189	"	St. Helen's and District Perfect Thrift, 23, Hardshaw-street, St. Helen's.	11th	31 May	282	539	33
2,192	"	Three Crowns Hotel Seventh, Three Crowns Hotel, Oldham.	11th	28 June	17	488	34
2,193	"	Bay Horse Inn Second, Bay Horse Inn, Nugget-street, Oldham.	11th	17 July	22	318	35
(I.D.) 2,199	"	First Hulme Model, 7, Brazennose-street, Manchester.	11th	23 Sept.	128	518	36
2,200	"	Wigan and District Perfect Thrift, 23, King-street, Wigan.	11th	31 Dec.	157	712	37
(I.D.) 2,201	"	Blackpool and District Perfect Thrift, 26, Birley-street, Blackpool.	10th	31 Oct.	235	807	38
2,207	"	South Manchester Permanent, 40, Brazennose-street, Manchester.	11th	30 Dec.	252	9,699	39

of Building Societies, for the Year 1901--continued.

	Amount Advanced on Mortgage during the Year.	Liabilities.		Undivided Profit.	Assets.		Balance Deficit (if any).	Schedule.		
		To Holders of Shares.	To Depositors and other Creditors.		Balance due on Mortgage Securities (not including Prospective Interest).	Other Assets.		Part I. Column 6.	Part II. Column 9.	Part III. Column 7.
	£	£.	£.	£.	£.	£.	£.	£.	£.	£.
1	350	2,483	2,202	480	5,098	47	—	—	—	—
2	826	6,216	—	402	6,121	497	—	nil	500	nil
3	280	3,866	—	865	3,878	358	—	—	—	—
4	385	6,033	—	—	5,344	670	19	nil	696	nil
5	—	6,632	46	2,644	7,213	2,109	—	—	—	—
6	—	2,167	—	156	2,031	292	—	—	—	—
7	—	3,560	—	—	2,498	388	674	—	—	—
8	450	6,615	—	285	6,576	324	—	nil	409	nil
9	320	3,054	2	1,020	3,737	339	—	—	—	—
10	300	4,284	—	408	3,912	780	—	—	—	—
11	795	5,787	—	202	5,485	504	—	nil	606	nil
12	800	6,231	4	852	5,463	1,624	—	—	—	—
13	—	3,115	—	—	1,606	863	646	—	—	—
14	—	4,280	—	621	4,302	599	—	—	—	—
15	—	1,057	17	11	—	1,115	—	—	—	—
16	—	2,116	—	16	1,768	364	—	—	—	—
17	800	4,259	—	337	4,360	256	—	—	—	—
18	2,120	9,500	27	244	8,976	795	—	—	—	—
19	200	4,268	—	—	3,818	310	140	—	—	—
20	—	3,914	2	361	3,846	431	—	—	—	—
21	—	6,727	292	1,521	6,630	1,910	—	—	—	—
22	610	5,097	—	736	5,509	324	—	—	—	—
23	531	7,829	1,269	1,841	8,970	1,969	—	—	—	—
24	800	3,459	5	234	3,403	315	—	—	—	—
25	1,000	2,613	14	133	2,419	341	—	—	—	—
26	210	1,454	—	1,200	2,251	403	—	—	—	—
27	—	3,345	33	—	3,207	—	171	—	—	—
28	—	2,787	—	—	2,305	134	348	—	—	—
29	1,250	8,039	—	454	7,569	924	—	—	—	—
30	449	1,082	14	—	676	382	38	—	—	—
31	700	4,037	—	417	4,302	152	—	—	—	—
32	300	2,939	—	273	2,766	446	—	—	—	—
33	200	3,356	—	—	3,109	224	23	—	—	—
34	233	322	1,216	550	2,002	86	—	—	—	—
35	—	2,753	—	616	1,890	1,479	—	—	—	—
36	750	2,959	—	21	2,812	168	—	—	—	—
37	336	3,569	—	—	2,879	576	114	—	—	—
38	—	1,694	48	—	274	907	556	—	—	—
39	5,910	28,623	—	3,346	30,830	1,139	—	nil	10,279	nil

ABSTRACT of the Annual Accounts and Statements

Register Number.	Year when Incorporated.	NAME OF SOCIETY, AND CHIEF OFFICE OR PLACE OF MEETING.	Year of Society's Existence.	Date in 1901 to which Accounts are made up.	Total Number of Members.	Total Receipts during the last Financial Year.	
		LANCASHIRE—continued.				£	
2,211	1890	Fleetwood and District Richmond, Victoria Chambers, Dock-street, Fleetwood, R.S.O.	11th	1 Nov.	193	1,494	1
2,213	1891	Heaton Norris Popular, 140, Love-lane, Heaton Norris, Stockport.	11th	31 Dec.	97	575	2
2,214	"	Second Blackpool and District Economic, 67, Church-street, Blackpool.	11th	31 Oct.	149	437	3
2,219	"	Ashton and District Model, Park-lane Village Club and Institute, Brynn, Wigan.	10th	13 Feb.	175	954	4
2,220	"	Old Mare and Foal Inn Fourth, Old Mare and Foal Inn, Ashton-road, Oldham.	10th	11 Feb.	24	1,031	5
2,221	"	Second Collyhurst Model, Wesleyan School, Harpurhey, Manchester.	10th	1 Mar.	110	612	6
2,222	"	Third Blackburn Model, Richmond Chambers, Blackburn.	10th	27 Feb.	185	533	7
2,225	"	Second Longsight Model, 140A, Earl-street, Longsight, Manchester.	10th	26 Mar.	143	671	8
2,227	"	Bradford, Beswick, and Second Openshaw Economic, 51, Ashton Old-road, Openshaw, Manchester.	11th	14 Oct.	98	700	9
(I.D.)2,229	"	Salford Model, 7, Brazenrose-street, Manchester -	10th	4 April	92	383	10
2,230	"	Second North East Manchester Popular, 156, Ridgway-street, Manchester.	10th	30 June	57	1,123	11
2,237	"	Oldham Old Cheshire Cheese Third, Coach and Horses, Church-lane, Oldham.	10th	9 July	9	1,514	12
2,240	"	Third Bury and Elton, Knowsley Hotel, Haymarket-street, Bury.	10th	1 Oct.	44	840	13
2,241	"	Oldham King's Arms Third, King's Arms Hotel, Yorkshire-street, Oldham.	10th	4 Oct.	23	946	14
(I.D.)2,243	"	Hindley Popular, Market Buildings, Market-street, Hindley, Wigan.	10th	11 Nov.	104	201	15
2,247	"	Third Wigan Model, Meeks-buildings, Wallgate, Wigan.	10th	11 Nov.	141	1,328	16
2,253	1892	Hope School (Oldham) Second, Hope School, Hope-street, Oldham.	9th	15 Mar.	26	1,274	17
2,255	"	Plough Inn Fourth, Plough Inn, Manchester-street, Werneth, Oldham.	9th	14 Mar.	26	587	18
2,257	"	Earlestown, Newton, Haydock, and District Perfect Thrift, Co-operative Hall, Earle-street, Earlestown, Newton-le-Willows.	9th	30 April	290	542	19
2,261	"	Clitheroe and District Third Economic, King-street, Clitheroe.	9th	2 May	253	704	20
2,266	"	Oldham Swan Hotel Sixth, Swan Hotel, High-street, Oldham.	9th	19 Sept.	15	685	21
2,271	"	Second Leigh Economic, 44, Church-street, Leigh	9th	9 Nov.	135	328	22
2,272	"	Oldham Lamb Inn Mutual, Lamb Inn, Market-place, Oldham.	9th	22 Nov.	27	1,289	23
2,273	1893	First Vulcan, Vulcan Inn, Horsedge-street, Oldham.	8th	2 Jan.	23	1,544	24
2,277	"	Oldham Reform Club, Reform Club, Union-street, Oldham.	8th	28 Nov.	33	768	25
2,280	1894	Second Shaw Victoria, Wesleyan Schools, Rochdale-road, Shaw, Oldham.	7th	26 June	40	838	26
2,281	"	Lees Swan Inn Third, Swan Inn, Lees, Oldham -	7th	31 Dec.	12	141	27
2,284	1896	Southport and District Equitable Terminating, 89, East Bank-street, Southport.	5th	31 Dec.	233	471	28
2,285	"	First Southport Economic, 31, London-street, Southport.	5th	31 Dec.	179	640	29
2,287	1897	Liverpool Victoria Economic, 33, Hatton-garden, Liverpool.	5th	31 Dec.	358	1,535	30
2,288	"	Waterloo New, Waterloo Hotel, Union-street, Oldham.	5th	31 Dec.	39	1,094	31
2,289	"	First Anfield Economic, 25, Investment-buildings, 67, Lord-street, Liverpool.	5th	31 Dec.	215	846	32
2,290	"	Manchester United, 3, John Dalton-street, Manchester.	4th	31 Dec.	150	14,506	33
2,291	1898	Fifth Fylde Union, Fielden Free Library, Fleetwood, R.S.O.	4th	31 Dec.	39	909	34
2,292	"	Kensington Economic, 33, Hatton-garden, Liverpool.	4th	31 Dec.	191	727	35
2,293	"	Walton Economic, 33, Hatton-garden, Liverpool -	4th	31 Dec.	212	394	36
2,294	"	First Salford Economic, 1, West High-street, Cross-lane, Salford, Manchester.	4th	31 Dec.	146	553	37
2,296	"	South Liverpool Economic, 33, Hatton-garden, Liverpool.	3rd	31 Dec.	156	254	38

of Building Societies, for the Year 1901—*continued.*

	Amount Advanced on Mortgage during the Year.	Liabilities.		Undivided Profit.	Assets.		Balance Deficit (if any).	Schedule.		
		To Holders of Shares.	To Depositors and other Creditors.		Balance due on Mortgage Securities (not including Prospective Interest).	Other Assets.		Part I. Column 6.	Part II. Column 9.	Part III. Column 7.
	£	£.	£.	£.	£.	£.	£.	£.	£.	£.
1	950	5,238	—	222	5,102	358	—	—	—	—
2	400	3,089	—	179	3,094	174	—	—	—	—
3	575	3,956	1	—	3,615	56	286	—	—	—
4	—	4,618	—	386	4,317	687	—	—	—	—
5	470	3,477	252	749	3,160	1,318	—	—	—	—
6	122	3,286	—	578	3,851	13	—	—	—	—
7	385	3,306	—	202	3,337	171	—	—	—	—
8	100	3,791	—	324	3,080	1,035	—	—	—	—
9	—	2,377	19	131	2,116	411	—	—	—	—
10	—	2,181	1	—	1,506	414	262	—	—	—
11	—	1,120	—	284	965	439	—	—	—	—
12	35	—	3,106	381	3,009	478	—	—	—	—
13	200	3,883	—	1,455	2,420	2,918	—	—	—	—
14	293	6,419	1,535	1,705	9,629	30	—	—	—	—
15	—	1,671	2	—	1,495	66	112	—	—	—
16	—	3,568	—	—	2,438	1,094	36	—	—	—
17	—	1,287	1,743	1,155	4,018	167	—	—	—	—
18	—	1,799	—	845	2,345	299	—	—	—	—
19	500	3,139	—	—	2,704	201	234	—	—	—
20	45	2,813	—	244	3,039	18	—	—	—	—
21	120	336	3,788	616	4,395	345	—	—	—	—
22	—	2,501	—	98	2,123	476	—	—	—	—
23	720	5,499	—	1,418	4,680	2,237	—	—	—	—
24	450	676	4,173	571	4,759	661	—	—	—	—
25	660	1,762	1	573	2,244	92	—	—	—	—
26	648	1,990	—	393	1,788	595	—	—	—	—
27	—	594	—	96	423	267	—	—	—	—
28	100	1,282	—	—	1,128	140	14	—	—	—
29	1,250	2,283	270	—	2,265	36	252	—	—	—
30	1,000	4,903	—	—	4,205	469	229	—	—	—
31	200	3,071	9	436	2,850	666	—	—	—	—
32	580	2,544	9	—	1,979	507	67	—	—	—
33	2,470	18,491	—	1,557	17,530	2,518	—	—	—	—
34	600	946	1,115	89	2,147	3	—	—	—	—
35	1,179	1,855	—	—	1,389	202	264	—	—	—
36	150	1,030	—	—	696	184	150	—	—	—
37	840	1,370	—	—	1,034	193	143	—	—	—
38	197	571	—	—	412	54	105	—	—	—

ABSTRACT of the Annual Accounts and Statements.

Register Number.	Year when Incorporated.	NAME OF SOCIETY, AND CHIEF OFFICE OR PLACE OF MEETING.	Year of Society's Existence.	Date in 1901 to which Accounts are made up.	Total Number of Members.	Total Receipts during the last Financial Year.		
LANCASHIRE—continued.							£.	
2,297	1899	Fourth John o' Gaunt Terminable Mutual, 1, New-road, Lancaster.	3rd	31 Dec.	169	3,871	1	
2,298	"	Bootle and Litherland Economic, 129, Strand-road, Bootle, Liverpool.	3rd	31 Dec.	50	115	2	
2,299	"	Fourth Lamb Inn, Lamb Inn. Market-place, Oldham.	3rd	31 Dec.	50	1,651	3	
2,300	"	Second Liverpool Victoria Economic, 33, Hatton-garden, Liverpool.	2nd	31 Dec.	45	138	4	
2,301	1900	Wavertree Economic, St. Bridget's Schools, Bagot-street, Wavertree, Liverpool.	2nd	31 Dec.	157	437	5	
2,302	"	Tue Brook Economic, 26, North John-street, Liverpool.	2nd	31 Dec.	49	115	6	
					Total	66,168	1,699,254	7
LEICESTERSHIRE :								
5a	1896	Hinckley Permanent, 36, Castle-street, Hinckley	36th	1 Dec.	1,162	16,370	8	
6	1878	Leicester Permanent, 14, Friar-lane, Leicester	49th	31 Dec.	9,113	229,843	9	
9	1896	Earl Shilton Permanent, High-street, Earl Shilton, Hinckley.	44th	31 Mar.	394	4,611	10	
14	1875	Loughborough Permanent, 45, Baxter Gate, Loughborough.	34th	31 Oct.	782	17,835	11	
15	1890	Great Wigston Permanent, Village Hall, Great Wigston, Leicester.	34th	31 Dec.	118	844	12	
18	1896	Hinckley and South Leicestershire Permanent, 17, The Borough, Hinckley.	31st	28 Feb.	559	7,505	13	
19	"	Wigston Magna Conservative, National Schools, Great Wigston, Leicester.	30th	6 April	221	2,675	14	
20	1885	Market Harborough and District Permanent, New Hall, Sheepmarket, Market Harborough.	32nd	31 Dec.	1,353	23,421	15	
21	1875	Quorndon and Neighbourhood Freehold, Quorn, near Loughborough.	26th	22 April	78	2,052	16	
27	"	Leicester Temperance and General Permanent, Provident Chambers, 5, Belvoir - street, Leicester.	26th	30 June	3,228	40,476	17	
29	"	Melton Mowbray Mutual Permanent, The Colles Hall, Melton Mowbray.	26th	31 Dec.	319	6,877	18	
30	1876	Blaby and Neighbourhood Permanent, Mr. W. Sutton's, Oakham Cottages, Park-road, Blaby, Leicester.	26th	31 Dec.	24	119	19	
31	"	Aylestone Permanent, National Schoolroom, Aylestone, Leicester.	25th	28 Feb.	32	19	20	
(I.D.) 33	1878	Leicester Crown, 35, Halford-street, Leicester	24th	31 Dec.	154	492	21	
34	1879	Queniborough and District Freehold Permanent, Parochial Schoolroom, Queniborough, Leicester.	23rd	31 Dec.	12	46	22	
35	"	Shepshed Permanent, Co-operative Stores, Field-street, Shepshed, Loughborough.	22nd	31 Dec.	207	2,479	23	
37	1881	Loughborough and District 365th Starr-Bowkett, 19, Nottingham-road, Loughborough.	20th	28 Feb.	79	1,223	24	
38	"	Lutterworth and Neighbourhood Permanent, Beast Market, Lutterworth.	19th	25 Mar.	58	773	25	
(I.D.) 42	1898	Market Harborough Model, 78, Coventry-road, Market Harborough.	14th	30 Sept.	50	175	26	
45	1889	Leicester Model, 56, Rutland-street, Leicester	12th	27 Nov.	249	1,653	27	
46	"	First Coalville and District Richmond, Marlborough-street, Coalville, Leicester.	12th	30 Sept.	113	446	28	
47	1896	First Leicester Perfect Thrift, 25, Welford-road, Leicester.	11th	30 Sept.	366	1,455	29	
48	1891	Leicester Second Model, 59, Charles-street, Leicester.	11th	30 Dec.	256	1,979	30	
50	1896	Barrow-on-Soar and District Permanent, Church Rooms, Barrow-on-Soar, Loughborough.	5th	31 Dec.	51	470	31	
51	1901	First Leicester Economic, 45, Friar-lane, Leicester	1st	31 Dec.	64	106	32	
52	"	Loughborough and District Economic, Bank-chambers, Loughborough.	1st	31 Dec.	133	364	33	
53	"	Wyvern Permanent, Alliance-chambers, Horse-fair-street, Leicester.	—	(¹)	—	—	34	
					Total	19,175	364,308	35

(1) No business done.

of Building Societies, for the Year 1901.—*continued.*

	Amount Advanced on Mortgage during the Year.	Liabilities.		Undivided Profit.	Assets.		Balance Deficit (if any).	Schedule.		
		To Holders of Shares.	To Depositors and other Creditors.		Balance due on Mortgage Securities (not including Prospective Interest).	Other Assets.		Part I. Column 6.	Part II. Column 9.	Part III. Column 7.
	£.	£.	£.	£.	£.	£.	£.	£.	£.	£.
1	3,200	7,461	--	1,272	7,298	1,435	--	--	--	--
2	--	199	32	--	--	187	44	--	--	--
3	1,250	1,944	1,552	70	3,250	316	--	--	--	--
4	--	173	28	--	--	180	21	--	--	--
5	--	520	13	--	--	475	58	--	--	--
6	--	148	18	--	--	127	39	--	--	--
7	747,784	4,177,505	1,006,706	538,235	5,125,635	566,128	30,683	247,608	1,217,021	6,920
8	12,077	15,387	31,471	3,381	50,238	1	--	- nil -	5,293	- nil.
9	94,450	415,180	148,018	12,494	570,560	5,132	--	33,526	6,308	697
10	2,541	6,341	4,983	552	11,708	168	--	- nil -	- nil -	582
11	7,310	25,113	11,773	1,061	37,897	50	--	--	--	--
12	585	3,542	--	178	3,381	339	--	- nil -	96	nil.
13	4,215	11,612	10,259	1,360	23,057	174	--	- nil -	- nil -	1,091
14	1,462	6,455	--	139	5,975	619	--	--	--	--
15	13,052	71,028	4,320	2,494	74,883	2,959	--	- nil -	117	- nil.
16	2,358	4,328	800	176	4,901	403	--	--	--	--
17	20,986	51,995	40,065	2,503	94,483	80	--	--	--	--
18	1,855	13,461	--	261	13,168	554	--	--	--	--
19	--	356	76	27	459	--	--	--	--	--
20	--	365	2,173	129	1,824	843	--	- nil -	- nil -	1,473
21	--	1,903	6	429	1,712	626	--	--	--	--
22	--	--	150	46	153	43	--	- nil -	41	28
23	5,375	8,468	5,684	681	14,833	--	--	- nil -	- nil -	572
24	1,350	5,707	--	645	6,127	225	--	--	--	--
25	--	1,256	1,160	219	2,040	595	--	--	--	--
26	--	964	--	432	1,192	204	--	--	--	--
27	918	7,516	1	534	7,398	653	--	--	--	--
28	350	2,179	--	158	1,918	419	--	--	--	--
29	500	6,306	110	264	5,987	693	--	--	--	--
30	1,400	6,603	--	734	6,865	472	--	--	--	--
31	--	911	687	44	1,592	--	--	--	--	--
32	--	82	60	--	--	71	72	--	--	--
33	200	308	36	--	199	133	12	--	--	--
34	--	--	--	--	--	--	--	--	--	--
35	170,984	667,367	261,782	28,941	942,550	15,456	84	33,526	11,855	4,443

ABSTRACT of the Annual Accounts and Statements

Register Number.	Year when Incorporated.	NAME OF SOCIETY, AND CHIEF OFFICE OR PLACE OF MEETING.	Year of Society's Existence.	Date in 1901 to which Accounts are made up.	Total Number of Members.	Total Receipts during the last Financial Year.	
LINCOLNSHIRE :							£.
5	1875	Great Grimsby and North Lincolnshire Permanent, Osborne Chambers, Osborne-street, Grimsby.	54th	31 Dec.	665	30,389	1
14	"	Grimsby and Cleethorpes Permanent, 37, Bethlehem-street, Grimsby.	35th	31 May	373	17,534	2
17	"	Lindsey Permanent, 2, Vickers-lane, Louth -	29th	31 Dec.	227	4,519	3
20	"	Grantham Permanent, 38, St. Peter's-hill, Grantham.	26th	31 May	37	804	4
22	"	Boston and Skirbeck Permanent, Shodfriars Hall, South-street, Boston.	28th	25 May	92	2,967	5
23	1876	Alford and District Investment, Coal Company's Office, West-street, Alford.	25th	31 July	67	989	6
25	1877	Louth, Mablethorpe, and Sutton Permanent, 3, Westgate-place, Louth.	24th	12 May	50	525	7
26	1878	Stamford Permanent, Odd Fellows' Hall, 19, All Saints-street, Stamford.	28th	31 Mar.	71	1,441	8
29	1880	Sovereign Lincoln Permanent, City Chambers, 182, High-street, Lincoln.	21st	31 Dec.	60	1,619	9
30	1881	First Lincoln 441st Starr-Bowkett, 7, Bank-street, Lincoln.	20th	30 Sept.	57	807	10
35	1882	Gainsborough 514th Starr-Bowkett, 16, Silver-street, Gainsborough.	19th	30 April	141	2,142	11
37	1883	Boston 628th Starr-Bowkett, 1, Wide Bargate, Boston.	18th	31 Aug.	43	291	12
39	1884	Second Lincoln 657th Starr-Bowkett, 7, Bank-street, Lincoln.	17th	31 Jan.	21	317	13
40	"	Grimsby and District 665th Starr-Bowkett, 70, Garibaldi-street, Freeman-street, Grimsby.	17th	10 July	136	1,416	14
42	1886	Second Grimsby and District 814th Starr-Bowkett, 70, Garibaldi-street, Freeman-street, Grimsby.	15th	10 May	145	778	15
45	1888	First Grantham and District Perfect Thrift, 11, St. Catherine's-road, Grantham.	13th	31 Aug.	363	2,115	16
47	"	Grimsby Perfect Thrift, Thrift Hall, Pasture-street, Grimsby.	13th	31 Dec.	302	1,212	17
48	1889	Third Grimsby 950th Starr-Bowkett, 70, Garibaldi-street, Freeman-street, Grimsby.	12th	31 Mar.	174	815	18
(T.D.) 50	1890	Ninth Lincoln and Lincolnshire, 29, Newland, Lincoln.	11th	30 Jan.	68	4,249	19
52	1893	Tenth Lincoln and Lincolnshire, 29, Newland, Lincoln.	8th	25 April	49	3,835	20
53	"	Third Gainsborough, Britannia Iron Works, Trinity-street, Gainsborough.	8th	30 Sept.	74	2,010	21
(a) (') 54	1894	Second Grimsby Perfect Thrift, Thrift Hall, Pasture-street, Grimsby.	—	—	—	—	22
55	1896	Eleventh Lincoln and Lincolnshire, 29, Newland, Lincoln.	6th	31 Dec.	170	6,278	23
57	1901	Boston Tradesmen's Permanent, 36, Market-place, Boston.	1st	31 Dec.	21	82	24
58	"	Twelfth Lincoln and Lincolnshire, 37, Silver-street, Lincoln.	—	(*)	—	—	25
					Total	3,406	87,084
LONDON :							
12	1883	St. George Hanover-square Permanent Investment Association, 5, Argyll-place, Regent-street, W.	55th	31 Jan.	33	451	27
(a)(C.D.) 16	1896	St. Martin's Permanent, 32, Sackville-street, Piccadilly, W.	—	—	—	—	28
(I.D.) 17	1875	Tabernacle Permanent, 79, Mark-lane, Fenchurch-street, E.C.	54th	11 Nov.	194	443	29
18	1880	United Friends Perpetual, 108, Horseferry-road, S.W.	54th	30 April	403	15,826	30
20	1875	Woolwich Equitable, 113, Powis-street, Woolwich	54th	30 Sept.	4,156	398,175	31
21	"	People's Co-operative Permanent, 177, Greenwich-road, Greenwich, S.E.	54th	31 Dec.	1,374	50,400	32
25	1875	Planet, 7, Finsbury-square, City-road, E.C. -	54th	31 Dec.	1,608	66,704	33
29	1890	National Freehold Land and Building, 25, Moor-gate-street, E.C.	52nd	31 Oct.	9,472	470,840	34
32	1875	West London Economic, 114, Church-street, Edgware-road, W.	51st	28 Feb.	220	8,261	35
33	1882	Professional and Commercial, 5, Argyll-place, Regent-street, W.	51st	30 June	73	7,529	36

(*) This Society has amalgamated with the Grimsby Perfect Thrift Building Society. (Register Number 47, Lincoln.)

(*) Not yet commenced operations.

of Building Societies, for the Year 1901—*continued.*

	Amount Advanced on Mortgage during the Year.	Liabilities.		Undivided Profit.	Assets.		Balance Deficit (if any).	Schedule.		
		To Holders of Shares.	To Depositors and other Creditors.		Balance due on Mortgage Securities (not including Prospective Interest).	Other Assets.		Part I. Column 6.	Part II. Column 9.	Part III. Column 7.
	£.	£.	£.	£.	£.	£.	£.	£.	£.	£.
1	12,942	70,459	5,788	7,807	83,254	800	—	7,810	- nil -	- nil.
2	5,614	25,454	16,402	3,231	45,087	—	—	—	—	—
3	3,075	6,700	1,934	634	9,243	25	—	nil -	- nil -	31
4	100	1,249	1,273	49	2,219	352	—	—	—	—
5	1,463	1,737	2,516	358	4,424	187	—	—	—	—
6	900	2,977	15	89	2,860	221	—	—	—	—
7	100	1,616	1,362	339	2,307	1,010	—	—	—	—
8	550	2,326	254	524	2,596	508	—	- nil -	- nil -	326
9	446	2,019	2,324	122	4,452	13	—	—	—	—
10	—	2,015	—	289	1,496	808	—	—	—	—
11	2,000	7,540	—	459	7,934	65	—	—	—	—
12	—	851	64	213	726	402	—	—	—	—
13	300	1,466	—	41	1,238	269	—	—	—	—
14	1,200	5,758	—	640	5,627	771	—	—	—	—
15	660	2,618	—	—	2,362	204	52	—	—	—
16	1,578	10,033	—	617	10,318	332	—	—	—	—
17	1,017	5,970	—	—	5,717	126	127	—	—	—
18	300	2,922	—	—	2,237	394	291	—	—	—
19	707	2,695	26	—	2,524	197	—	—	—	—
20	2,076	4,328	—	—	3,813	515	—	—	—	—
21	—	4,538	—	—	4,119	419	—	—	—	—
22	—	—	—	—	—	—	—	—	—	—
23	4,421	13,018	—	—	12,817	201	—	—	—	—
24	—	76	27	—	—	100	3	—	—	—
25	—	—	—	—	—	—	—	—	—	—
26	39,389	178,365	31,985	15,412	217,370	7,919	473	7,810	—	357
27	—	1,840	—	523	1,863	500	—	- nil -	563	- nil.
28	—	—	—	—	—	—	—	—	—	—
29	—	5,588	—	—	698	1,194	3,696	—	—	—
30	8,330	24,014	21,757	1,403	46,303	871	—	- nil -	2,480	294
31	196,280	380,047	374,905	56,289	770,878	40,363	—	7,134	- nil -	- nil.
32	29,170	69,620	54,329	8,659	118,292	14,316	—	- nil -	117	1,179
33	34,201	165,387	55,442	14,093	218,032	16,890	—	5,865	- nil -	398
34	145,468	1,164,962	1,467	51,422	899,371	318,480	—	177,039	1,906	- nil.
35	1,275	9,622	10,838	312	20,260	512	—	- nil -	967	- nil.
36	3,586	4,513	4,538	723	9,627	147	—	- nil -	2,109	- nil.

ABSTRACT of the Annual Accounts and Statements

Register Number.	Year when Incorporated.	NAME OF SOCIETY, AND CHIEF OFFICE OR PLACE OF MEETING.	Year of Society's Existence.	Date in 1901 to which Accounts are made up.	Total Number of Members.	Total Receipts during the last Financial Year.	
		LONDON—continued.				£.	
35	1875	Official and General Permanent, 15, York-buildings, Adelphi, W.C.	52nd	31 Dec.	183	9,014	1
36	1874	West London Permanent Mutual, 138, Sloane-street, S.W.	51st	30 Sept.	651	36,893	2
40	1883	Commercial Permanent, 32, East India Dock-road, E.	50th	23 Feb.	231	9,686	3
43	1874	Perpetual Investment, 16, New Bridge-street, Blackfriars, E.C.	50th	30 April	2,210	102,961	4
44	1882	London Permanent, 5, Argyll-place, Regent-street, W.	53rd	31 Dec.	106	11,197	5
45	1897	Borough of Marylebone Permanent, 49, Upper Baker-street, Regent's Park, N.W.	50th	4 July	221	8,557	6
(I.D.) 48	1874	Guardian Permanent, 37, Allerton-road, Stoke Newington, N.	47th	30 June	20	- nil -	7
49	1875	Simplified Permanent, 20, Bucklersbury, Cheapside, E.C.	50th	30 Nov.	75	2,705	8
50	"	No. 3 Borough of Lambeth Permanent, 128, Westminster Bridge-road, S.E.	49th	31 Jan.	666	19,774	9
51	1881	Industrial Permanent, Borough Hall, Royal Hill, Greenwich, S.E.	49th	30 April	786	58,106	10
(O.D.) 55	1875	Lambeth Permanent, The Horns, Kennington Park, S.E.	—	(¹)	—	—	11
(I.D.) 59	"	Atlas Permanent, 158, Peckham Rye, East Dulwich, S.E.	48th	31 May	103	- nil -	12
63	1883	Productive Investment, 5, Argyll-place, Regent-street, W.	48th	31 Dec.	110	13,884	13
64	1887	Kensington Permanent, 5, Argyll-place, Regent-street, W.	48th	31 Dec.	145	13,391	14
65	1875	Sun Permanent, 12, Holborn, E.C.	48th	31 Dec.	852	38,598	15
66	"	Hackney Permanent, Old Town Hall, Mare-street, Hackney, N.E.	48th	31 Dec.	131	9,564	16
67	"	Temperance Permanent, 4, Ludgate-hill, E.C.	48th	31 Dec.	8,730	594,124	17
76	1874	Bayswater and Kensington Mutual Permanent, 10, Hereford-road, Paddington, W.	45th	31 Dec.	53	2,691	18
77	1896	Britannia Permanent, 22, Basinghall-street, E.C.	44th	31 Aug.	61	3,742	19
78	"	Equality Permanent, 62, George-street, Portman-square, W.	44th	31 July	74	2,041	20
79	1891	Guardian Permanent, Whitfield Tabernacle School-room, Leonard-street, City-road, E.C.	43rd	19 June	136	5,587	21
80	1896	Brunswick Mutual, 133, Bunhill-row, Chiswell-street, E.C.	43rd	30 June	115	5,880	22
81	1875	London, 14, Great St. Thomas Apostle, Bow-lane, E.C.	43rd	31 Dec.	140	9,799	23
82	1895	Effra Mutual, 22, Chancery-lane, W.C.	43rd	31 Dec.	330	19,739	24
83	1875	Permanent London and Westminster, 14, Great St. Thomas Apostle, Bow-lane, E.C.	42nd	30 June	217	6,172	25
85a	1885	Highgate, Hornsey, and Stoke Newington, 18, Bisham-gardens, High-street, Highgate, N.	41st	28 Feb.	53	2,399	26
86	1882	Freehold and Leasehold Permanent, 5, Argyll-place, Regent-street, W.	41st	30 June	47	2,025	27
90	1881	Excelsior Permanent, Myddelton Hall, Upper-street, Islington, N.	40th	31 Dec.	269	5,716	28
91	1875	Kentish Town, Camden Town, and Highgate, 7, Leighton-road, Kentish Town, N.W.	40th	31 Dec.	136	5,524	29
(I.D.) 92	1874	Impartial Permanent, 103, New-road, White-chapel-road, E.	39th	31 May	162	10,581	30
93	1875	Reliance Permanent, 25, Percy-street, Tottenham Court-road, W.	39th	30 Sept.	547	23,189	31
95	1874	Fourth City Mutual, 2, Coleman-street, Gresham-street, E.C.	39th	30 Sept.	1,670	224,914	32
(I.D.) 96	1875	Royal Standard Permanent, 5, Charlotte-street, Fitzroy-square, W.	39th	31 Dec.	112	3,378	33
97	1874	Belgrave and Chelsea Permanent, 6, Claverton-street, Lupus-street, S.W.	38th	9 Mar.	64	1,616	34
99	1875	London Commercial Deposit Permanent, 15, Lamb's Conduit-street, W.C.	38th	31 Dec.	444	24,455	35
100	1874	Borough of Finsbury Permanent Investment, 398, City-road, E.C.	38th	30 Nov.	977	45,672	36
(I.D.) 101	1894	Tower Hamlets and General Permanent, 360, Mare-street, Hackney, N.E.	38th	31 Oct.	29	6,608	37
(.D.) 103	1875	London and Provincial Permanent, 85, Gresham-street, Lothbury, E.C.	38th	31 Dec.	82	3,315	38
106	1896	15th Starr-Bowkett, 302, Commercial-road East, E.	37th	30 April	190	2,741	39

(¹) No business done during the year.

of Building Societies, for the Year 1901—*continued*.

	Amount Advanced on Mortgage during the Year.	Liabilities.		Undivided Profit.	Assets.		Balance Deficit (if any).	Schedule.		
		To Holders of Shares.	To Depositors and other Creditors.		Balance due on Mortgage Securities (not including Prospective Interest).	Other Assets.		Part I. Column 6.	Part II. Column 9.	Part III. Column 7.
	£.	£.	£.	£.	£.	£.	£.	£.	£.	£.
1	3,030	34,121	8,297	1,976	43,954	440	—	- nil -	22,108	- nil.
2	15,935	64,236	23,852	4,098	79,429	12,757	—	- nil -	24,360	647
3	5,225	11,403	4,559	2,431	17,769	624	—	- nil -	8,740	- nil.
4	46,710	197,582	51,626	2,535	222,633	29,110	—	- nil -	61,579	nil.
5	3,025	11,331	6,952	1,417	19,149	551	—	—	—	—
6	4,911	14,827	6,857	724	22,291	117	—	- nil -	1,130	- nil.
7	—	310	—	—	—	72	238	—	—	—
8	1,250	4,219	398	1,106	5,296	427	—	—	—	—
9	9,752	42,613	7,517	1,011	49,871	1,270	—	- nil -	2,153	197
10	23,775	88,984	52,254	10,174	130,916	20,496	—	7,526	4,929	188
11	—	—	—	—	—	—	—	—	—	—
12	—	7,204	139	—	—	2,514	4,829	—	—	—
13	4,820	8,765	8,612	—	16,497	100	780	—	—	—
14	3,750	9,565	7,490	—	15,965	343	747	- nil -	585	- nil.
15	24,671	55,730	31,381	146	82,671	4,586	—	- nil -	4,781	- nil.
16	4,500	11,270	7,789	1,160	15,643	4,576	—	- nil -	600	- nil.
17	324,214	1,036,487	226,111	98,836	1,296,504	64,930	—	17,500	- nil -	66
18	1,500	4,483	1,350	227	5,787	273	—	- nil -	384	- nil.
19	1,450	5,682	3,700	—	7,872	197	1,313	- nil -	2,075	- nil.
20	500	3,307	—	780	2,302	1,785	—	—	—	—
21	4,100	8,617	5,022	711	14,264	86	—	—	—	—
22	3,870	10,497	2,000	1,393	12,052	1,838	—	—	—	—
23	6,970	14,091	10,369	687	24,497	650	—	- nil -	1,216	- nil.
24	8,663	24,906	3,412	1,241	27,357	2,202	—	—	—	—
25	3,245	15,494	9,743	1,038	25,789	486	—	- nil -	3,768	2,605
26	250	6,232	102	2,442	6,866	1,910	—	—	—	—
27	500	2,042	2,963	—	4,336	148	521	—	—	—
28	4,235	11,263	5,075	431	16,495	274	—	—	—	—
29	3,570	5,887	23	407	6,110	207	—	—	—	—
30	—	19,202	757	—	10,421	3,667	5,871	- nil -	1,474	- nil.
31	15,577	39,647	6,475	4,155	46,651	3,626	—	- nil -	941	330
32	97,446	205,819	251,432	25,016	463,981	18,286	—	- nil -	6,659	649
33	—	1,965	35	1,046	1,802	1,244	—	—	—	—
34	—	4,471	1,299	933	5,939	764	—	—	—	—
35	9,914	34,836	22,096	1,258	57,298	892	—	- nil -	4,913	- nil.
36	23,128	65,072	34,621	13,985	97,633	16,045	—	10,951	1,486	4,776
37	—	263	—	2,705	1,807	1,161	—	- nil -	250	- nil.
38	—	4,608	9	—	4,143	75	399	—	—	—
39	2,000	5,473	35	272	5,176	604	—	—	—	—

ABSTRACT of the Annual Accounts and Statements

Register Number.	Year when Incorporated.	NAME OF SOCIETY, AND CHIEF OFFICE OR PLACE OF MEETING.	Year of Society's Existence.	Date in 1901 to which Accounts are made up.	Total Number of Members.	Total Receipts during the last Financial Year.	
		LONDON—continued.				£.	
107	1887	Royal, 5, Argyll-place, Regent-street, W. - - -	37th	31 May	88	4,781	1
111	1892	Improved 53rd Starr-Bowkett Ballot and Sale, 291, Cable-street, St. George's-in-the-East, E.	37th	31 Oct.	22	218	2
112	1877	Stepney and Suburban Permanent, 527, Commercial-road East, E.	37th	31 Dec.	486	39,773	3
113	1875	London Atlas Permanent, 8, Queen-street, Cheapside, E.C.	37th	31 Dec.	198	7,566	4
115	1898	New Gresham, 8, Great James-street, W.C. - -	37th	31 Dec.	142	7,172	5
119	1897	Royal Mutual, 40, Bankside, Southwark, S.E. -	36th	30 April	28	962	6
120	1896	70th Starr-Bowkett, 291, Cable-street, St. George's-in-the-East, E.	36th	30 June	31	608	7
121	1882	Standard, 5, Argyll-place, Regent-street, W. -	36th	31 May	46	1,924	8
122	1875	Banking and Commercial Permanent, 80 and 80A, Fleet-street, E.C.	37th	(¹)	- nil -	4,698	9
(I.D.) 125	1887	City and Suburban Permanent, 3, Broad-street Buildings, E.C.	33rd	12 Feb.	186	2,436	10
127	1896	95th Starr-Bowkett, Morley Arms Coffee Tavern, 183, Tredegar-road, Bow, E.	36th	31 Dec.	39	1,432	11
128	1875	Mornington Permanent, 158, Kentish Town-road, N.W.	35th	28 Feb.	457	14,661	12
129	1876	Consolidated Permanent, 90, Southampton-row, Russell-square, W.C.	35th	28 Feb.	140	12,364	13
130	1895	Fourth Victoria Park Mutual, Victoria Hall, Approach-road, Victoria Park, N.E.	35th	31 May	60	1,084	14
132	1875	Duchess of Kent, M.U. Permanent, 76, George-street, Portman-square, W.	36th	31 Dec.	217	5,733	15
133	„	Richard Green Permanent, Billiter-square Buildings, E.C.	35th	30 June	461	15,826	16
140	1886	Globe Permanent, 55, The Grove, Hammersmith, W.	34th	31 July	16	314	17
141	1892	Sterling Mutual, 99, Mortimer-street, Cavendish-square, W.	34th	31 Mar.	55	693	18
(T.D.) 143	1895	123rd Starr-Bowkett, 6, Dalston-lane, Hackney, N.E.	34th	30 June	15	1,377	19
(T.D.) 144	1896	127th Starr-Bowkett, 154, Leadenhall-street, E.C.	34th	31 Mar.	50	1,007	20
(I.D.) 145	1885	Home Investment, 5, Argyll-place, Regent-street, W.	34th	30 June	34	373	21
146	1874	Monarch Investment, 14, Finsbury Circus, E.C. -	34th	1 July	508	35,470	22
147	1896	National Equitable Permanent, 92, Hampstead-road, N.W.	34th	31 Dec.	76	2,655	23
148	1896	Royal Equitable, 521, Commercial-road East, E. -	33rd	15 June	21	401	24
149	1875	Clerkenwell Permanent, 49, Myddolton-street, Clerkenwell, E.C.	34th	31 Dec.	43	1,900	25
150	1879	Magnet, 83, Harrow-road, Paddington, W. - -	34th	31 Dec.	713	19,091	26
152	1876	North Metropolitan Permanent, 234, Caledonian-road, Islington, N.	33rd	30 April	265	16,407	27
153	1896	Improved Bowkett, 47, Linthorpe-road, Stamford Hill, N.	33rd	30 April	30	1,601	28
154	1875	Commercial Permanent, Gresham Hall, Gresham-road, Brixton, S.W.	33rd	30 June	32	1,253	29
155	1896	Institute Permanent, 81, Finsbury-pavement, E.C.	33rd	30 April	645	30,261	30
156	1875	General Mutual Investment, 11, Great James-street, W.C.	33rd	31 Dec.	449	13,326	31
157	1879	Sun Permanent, 4, New North-road, Hoxton, N. -	33rd	8 May	131	5,359	32
158	1878	Globe Permanent, 493, New Cross-road, S.E. -	33rd	30 June	263	50,025	33
(I.D.) 159	1886	Cavendish Investment, 353, Goswell-road, E.C. -	33rd	30 June	352	52,289	34
163	1891	Finsbury Park, Bank Chambers, 403, Holloway-road, Holloway, N.	33rd	31 Dec.	64	1,079	35
164	1880	Clapton and General, Old Town Hall, Mare-street, Hackney, N.E.	nd	18 Mar.	101	6,521	36
(u)(C.D.) 165	1875	Warehousmen and Clerks' Permanent, 3, Church-passage, Guildhall, E.C.	—	—	—	—	37
166	1877	Financial, 17, Coleman-street, Gresham-street, E.C.	31st	30 June	38	231	38
167	1880	President Permanent, Wellington Hall, Wellington-street, Islington, N.	32nd	31 Dec.	106	4,714	39

(¹) Statement of Accounts for period from 1st January 1901 to 1st April 1902.

of Building Societies, for the Year 1901—*continued.*

	Amount Advanced on Mortgage during the Year.	Liabilities.		Undivided Profit.	Assets.		Balance Deficit (if any).	Schedule.		
		To Holders of Shares.	To Depositors and other Creditors.		Balance due on Mortgage Securities (not including Prospective Interest).	Other Assets.		Part I. Column 6.	Part II. Column 9.	Part III. Column 7.
	£	£.	£.	£.	£.	£.	£.	£.	£.	£.
1	420	5,205	4,751	380	9,993	408	—	nil	2,034	—
2	400	898	—	70	908	60	—	—	—	—
3	13,871	47,351	24,347	4,626	75,427	897	—	nil	1,112	nil.
4	4,420	20,521	2,682	2,183	23,283	2,108	—	nil	2,320	nil.
5	4,594	17,335	3,194	1,225	21,384	370	—	nil	841	nil.
6	650	2,115	7	284	2,368	38	—	—	—	—
7	300	1,246	—	223	1,353	116	—	—	—	—
8	1,140	1,783	2,692	—	4,108	133	232	—	—	—
9	—	nil	nil	nil	nil	nil	nil	—	—	—
10	—	8,504	133	—	3,682	345	4,610	nil	3,659	nil.
11	575	6,374	12	190	5,622	954	—	—	—	—
12	6,697	27,602	16,126	1,861	43,817	1,772	—	nil	18,270	1,546
13	5,906	15,907	7,825	2,755	24,414	2,073	—	nil	3,949	216
14	900	2,717	—	304	2,974	47	—	—	—	—
15	3,495	13,604	—	1,211	12,902	1,913	—	nil	321	nil.
16	6,680	20,606	19,206	2,463	41,401	874	—	nil	7,499	nil.
17	—	751	11	196	831	127	—	nil	372	nil.
18	100	2,892	7	135	1,662	1,372	—	nil	200	nil.
19	—	—	8	427	—	435	—	—	—	—
20	—	nil	nil	nil	nil	nil	nil	—	—	—
21	—	4,627	—	—	2,678	292	1,657	nil	2,678	nil.
22	21,152	85,712	48,270	8,237	124,497	17,722	—	22,167	45,988	nil.
23	1,150	5,830	1,832	69	6,172	1,559	—	nil	1,172	nil.
24	300	3,019	—	176	2,912	283	—	—	—	—
25	—	6,150	290	463	3,048	3,855	—	nil	963	163
26	7,855	26,588	15,081	1,235	38,657	4,247	—	nil	2,138	nil.
27	10,842	32,398	9,584	5,248	45,652	2,078	—	nil	13,128	nil.
28	1,500	5,560	—	156	5,006	710	—	—	—	—
29	700	3,639	1,718	186	5,138	405	—	nil	1,095	nil.
30	14,702	61,388	11,057	3,980	71,537	4,838	—	nil	5,357	nil.
31	1,816	40,749	26,908	512	67,400	769	—	14,723	21,938	nil.
32	3,585	14,497	7,308	—	20,156	529	1,120	—	—	—
33	14,235	41,169	50,062	8,175	96,900	2,506	—	nil	22,150	195
34	30,697	70,735	24,668	2,689	61,961	36,131	—	23,700	9,087	nil.
35	800	4,214	—	100	4,108	206	—	—	—	—
36	2,350	18,427	3,560	1,380	21,665	1,702	—	nil	1,130	166
37	—	—	—	—	—	—	—	—	—	—
38	—	3,488	1	—	3,462	27	—	nil	3,462	nil.
39	3,670	15,228	6,499	821	22,178	370	—	nil	7,150	nil.

ABSTRACT of the Annual Accounts and Statements

Register Number.	Year when Incorporated.	NAME OF SOCIETY, AND CHIEF OFFICE OR PLACE OF MEETING.	Year of Society's Existence.	Date in 1901 to which Accounts are made up.	Total Number of Members.	Total Receipts during the last Financial Year.	
		LONDON—continued.				£.	
170	1880	Empire, Town Hall Chambers, Borough High-street, S.E.	31st	30 Sept.	216	18,152	1
171	1878	Argyll, 184, Copenhagen-street, Islington, N.	32nd	31 Dec.	232	8,624	2
173	1895	Fourth St. George's Mutual, 47, Curzon-street, Mayfair, W.	31st	31 Dec.	239	6,139	3
174	1874	Metropolitan Commercial Permanent, 386, Old-street, E.C.	30th	30 April	603	69,467	4
175	1875	Coborn Permanent, 85, Bow-road, Bow, E.	30th	11 July	206	18,598	5
176	1896	West London and Provincial Permanent, 46, Bedford-row, Holborn, W.C.	31st	— Dec.	421	19,952	6
(I.D.) 177	1876	Rock Permanent, 56, Cheapside, E.C.	29th	2 Jan.	217	148	7
181	1884	St. Martin's-le-Grand Mutual Permanent, 30, New Bridge-street, Blackfriars, E.C.	29th	30 June	607	6,429	8
182	1897	Erskine Permanent, 17, Godliman-street, E.C.	29th	31 Jan.	19	233	9
183	1896	North Middlesex Permanent, 25, Neville-road, Stoke Newington, N.	28th	31 Mar.	192	13,217	10
184	1876	Clapham Permanent, 2, Studley-road, Clapham, S.W.	28th	31 Mar.	101	3,930	11
187	1896	Sixteenth St. Martin's Mutual, 6, New-street, Covent Garden, W.C.	28th	30 April	335	4,625	12
188	1882	Phoenix Permanent, 7, Great Quebec-street, W.	28th	30 April	26	1,805	13
190	1874	Western Suburban and Notting Hill Permanent, 81, High Holborn, W.C.	28th	31 Dec.	215	13,025	14
192	1877	New Cross Equitable, 470, New Cross-road, S.E.	36th	31 Dec.	306	11,961	15
193	1875	Central Permanent, 103, Aldersgate-street, E.C.	27th	31 Dec.	265	30,337	16
195	1878	Abbey-road and St. John's Wood Permanent, 16, Finchley-road, St. John's Wood, N.W.	27th	31 Dec.	3,086	111,502	17
196	1874	South Metropolitan Permanent, 145, Walworth-road, S.E.	27th	31 Dec.	359	13,461	18
197	1877	St. Peter's Park Mutual, St. Peter's Park Chapel Schoolroom, Shirland-road, St. Peter's Park, W.	27th	29 May.	57	2,032	19
198	1896	Amicable Mutual, Coleman Street Ward Schools, Copthall Avenue, London Wall, E.C.	27th	31 Dec.	17	674	20
199	1874	Municipal Permanent Investment, 62, King William-street, E.C.	27th	31 Dec.	975	149,666	21
(I.D.) 200	1874	Criterion Mutual, Mansion House Station, Cannon street, E.C.	27th	31 Dec.	19	516	22
203	1875	Improved Guardian Mutual, 131, New North-road, Hoxton, N.	27th	31 Dec.	27	1,205	23
204	"	Hearts of Oak Permanent, 49, Oxford-street, W.	26th	31 Mar.	3,481	220,833	24
206	"	Second Insurance and General, Sun Fire Office, Threadneedle-street, E.C.	26th	31 Mar.	15	963	25
207	"	St. James's Co-operative, All Souls Schools, Gosfield-street, Langham-street, W.	27th	31 Dec.	604	14,187	26
208	"	Inns of Court and General Permanent, Inns of Court Hotel, Holborn, E.C.	26th	1 May	152	3,741	27
209	"	Finsbury 165th Starr-Bowkett, 278, Old-street, E.C.	26th	30 April	80	680	28
210	"	Tower Hamlets 170th Starr-Bowkett, Beaumont Institution, Beaumont-square, Mile End, E.	26th	30 April	55	1,165	29
211	"	Camberwell and South London, 24, Camberwell-green, S.E.	26th	31 Mar.	330	22,723	30
214	"	Limehouse and Poplar 171st Starr-Bowkett, Pigott-street Schoolroom, Burdett-road, E.	26th	31 July	87	811	31
218	"	King's Cross 173rd Starr-Bowkett, Arthur-street Chapel School, King's Cross-road, W.C.	26th	30 Sept.	88	770	32
219	"	Golden-square 174th Starr-Bowkett, St. Peter's School, Great Windmill-street, W.	26th	30 Sept.	49	1,078	33
(I.D.) 222	"	Peckham 177th Starr-Bowkett, 12, High-street, Peckham, S.E.	26th	30 Nov.	29	426	34
225	1876	Tower Investment, 21, New Bridge-street, Blackfriars, E.C.	25th	31 Dec.	53	103	35
(I.D.) 226	"	Third South Hackney, 16, Devonshire-square, E.C.	25th	28 Feb.	38	838	36
231	"	Second St. James's Co-operative, All Souls Schools, Gosfield-street, Langham-street, W.	25th	31 Mar.	818	17,770	37
233	"	Norwood and Dulwich, Norwood Institute, Knight's Hill, West Norwood, S.E.	25th	1 April	10	748	38
(I.D.) 234	"	Stoke Newington and Stamford Hill, Athenæum Coffee Rooms, High-street, Stoke Newington, N.	25th	30 April	19	1,214	39
236	"	Bea Permanent Mutual, Bank-buildings, Victoria-street, Westminster, S.W.	25th	30 June	60	2,388	40

of Building Societies, for the Year 1901--*continued.*

	Amount Advanced on Mortgage during the Year.	Liabilities.		Undivided Profit.	Assets.		Balance Deficit (if any).	Schedule.		
		To Holders of Shares.	To Depositors and other Creditors.		Balance due on Mortgage Securities (not including Prospective Interest).	Other Assets.		Part I. Column 6.	Part II. Column 9.	Part III. Column 7.
	£	£.	£.	£.	£.	£.	£.	£.	£.	£.
1	6,960	13,948	8,540	528	22,376	640	—	- nil -	- nil -	567
2	5,348	7,545	13,924	327	21,212	584	—	—	—	—
3	4,100	18,733	—	609	18,068	1,274	—	—	—	—
4	28,120	46,129	53,733	4,000	98,863	4,999	—	—	—	—
5	7,100	23,590	9,493	2,538	33,941	1,680	—	- nil -	10,250	1,231
6	11,512	43,820	26,604	8,140	72,298	6,266	—	- nil -	17,640	4,800
7	—	28,062	—	—	2,415	120	25,527	- nil -	728	- nil.
8	1,465	15,469	—	188	14,971	686	—	- nil -	437	- nil.
9	—	175	8	—	—	21	162	—	—	—
10	3,170	11,321	10,776	2,105	23,014	1,188	—	- nil -	1,242	- nil.
11	1,250	6,953	5,104	729	9,214	3,572	—	- nil -	606	- nil.
12	875	11,415	27	358	9,904	1,896	—	—	—	—
13	—	1,230	2	774	1,647	359	—	—	—	—
14	7,150	18,879	3,910	1,983	23,084	1,688	—	- nil -	3,485	73
15	3,940	19,926	9,007	754	27,827	1,860	—	- nil -	410	- nil.
16	9,965	36,205	33,017	5,196	68,065	6,353	—	- nil -	1,311	314
17	47,728	219,891	12,880	9,720	226,716	15,775	—	—	—	—
18	8,101	17,581	17,472	1,701	35,553	1,201	—	- nil -	521	- nil.
19	465	6,727	—	1,915	7,105	1,537	—	—	—	—
20	—	4,344	10	325	3,582	1,097	—	—	—	—
21	23,463	117,097	86,008	4,109	183,791	23,423	—	5,214	50,528	- nil.
22	—	501	—	1,042	334	1,209	—	—	—	—
23	1,800	3,705	—	1,431	5,117	19	—	—	—	—
24	93,286	235,364	111,023	14,023	339,899	20,511	—	- nil -	79	- nil.
25	200	2,310	204	652	2,168	998	—	—	—	—
26	7,160	35,693	14	869	35,270	1,306	—	- nil -	323	- nil.
27	1,770	7,525	—	155	6,720	960	—	- nil -	1,091	- nil.
28	—	2,379	279	—	1,546	1,005	107	- nil -	300	- nil.
29	800	5,681	—	732	5,357	1,056	—	—	—	—
30	9,675	17,853	15,939	978	34,150	620	—	- nil -	1,950	- nil.
31	600	5,237	—	876	5,424	689	—	—	—	—
32	—	913	6	359	863	415	—	—	—	—
33	800	4,191	—	1,170	4,696	665	—	—	—	—
34	300	2,281	120	1,016	2,364	1,053	—	- nil -	- nil -	136
35	—	4,285	4,510	—	1,339	304	7,152	- nil -	1,339	- nil.
36	—	1,907	2	39	1,858	90	—	- nil -	1,300	- nil.
37	7,600	46,547	173	669	45,994	1,395	—	- nil -	- nil -	45
38	602	161	—	392	391	162	—	—	—	—
39	—	2,850	—	423	1,906	1,367	—	—	—	—
40	300	3,469	2,255	1,123	5,301	1,546	—	- nil -	- nil -	459

ABSTRACT of the Annual Accounts and Statements

Register Number.	Year when Incorporated.	NAME OF SOCIETY, AND CHIEF OFFICE OR PLACE OF MEETING.	Year of Society's Existence.	Date in 1901 to which Accounts are made up.	Total Number of Members.	Total Receipts during the last Financial Year.	
LONDON—continued.							
237	1876	Kent Road 188th Starr-Bowkett, 92, New Kent-road, S.E.	25th	30 June	45	1,073	1
239	"	Duke of Ormond, St. George the Martyr Girls' School, Gloucester-street, Queen-square, W.C.	25th	30 June	53	1,272	2
240	"	Marylebone 189th Starr-Bowkett, 7, Wyndham-place, Bryanston-square, W.	25th	31 July	69	1,422	3
(I.D.) 241	"	Fourth Provident (City and General) Mutual, 16, Devonshire-square, E.C.	25th	15 July	31	770	4
242	"	Clapham Perseverance, 63B, High-street, Clapham, S.W.	25th	30 June	269	4,220	5
243	"	Walworth Bowkett, Sutherland Schoolroom, 341 & 343, Walworth-road, S.E.	25th	30 June	41	930	6
245	"	Goldhawk Mutual, 10, Ravenscourt-avenue, King-street, Hammersmith, W.	25th	29 Sept.	800	25,937	7
246	"	Brockley Permanent, 169, Brockley-road, S.E.	25th	31 Oct.	214	7,502	8
247	"	Cubitt Town and District 197th Starr-Bowkett, St. John's Schools, Manchester-road, Isle of Dogs, E.	25th	31 Dec.	22	1,052	9
(T.D.) 249	1877	Fifth Provident Mutual, Grove House, 26, Camberwell grove, S.E.	24th	28 Feb.	12	130	10
(I.D.) 250	"	Fifth Provident (City and General) Mutual, 16, Devonshire-square, E.C.	24th	15 Feb.	29	1,104	11
251	"	South London 204th Starr-Bowkett, Gunston House, 12, Kennington-road, Lambeth, S.E.	24th	28 Feb.	45	1,645	12
(I.D.) 252	"	Bow and Stratford 205th Starr-Bowkett, 94, Bow-road, Bow, E.	24th	28 Feb.	38	974	13
253	"	South London Equitable, 166, Westminster Bridge-road, S.E.	25th	31 Dec.	45	1,868	14
256	"	Third St. James's Co-operative, All Souls' Schools, Gosfield-street, Langham-street, W.	25th	30 Sept.	736	17,938	15
257	"	Second Hackney 210th Starr-Bowkett, 106, Bishop's-road, Victoria Park, N.E.	24th	30 April	63	971	16
258	"	Kilburn Ballot and Sale, 84A, High-road, Kilburn, N.W.	24th	30 April	56	1,325	17
259	"	Third City Provident Permanent, 16, Finsbury Circus, E.C.	24th	30 April	95	5,686	18
262	"	Second Grosvenor Club Mutual, Pimlico Rooms, Winchester-street, Pimlico, S.W.	24th	31 July	21	883	19
(I.D.) 264	"	City and Home Counties Permanent, 22, Chancery-lane, W.C.	24th	30 June	1	- nil -	20
265	"	Clacton-on-Sea and General Investment, 33, Walbrook, Mansion House, E.C.	24th	31 Dec.	158	7,234	21
(I.D.) 267	"	Sixth Provident (City and General) Mutual, 50, Bishopsgate-street Within, E.C.	24th	15 July	24	565	22
268	"	East Greenwich Mutual, 203A, Trafalgar-road, Greenwich, S.E.	24th	31 July	201	7,202	23
271	"	Queen Bowkett, 290, Goswell-road, E.C.	24th	29 Aug.	111	2,605	24
(C.D.) 272	"	Bona Fide Mutual, St. Leonard's Hall, St. Leonard-street, Pimlico, S.W.	24th	10 Oct.	33	1,248	25
273	"	Sutherland, Schoolroom, Wren-road Chapel, Camberwell, S.E.	24th	31 Oct.	295	6,819	26
274	"	Lee, Lewisham, and Blackheath Permanent, Institute, Old-road, Lee, Lewisham, S.E.	24th	30 Sept.	169	4,027	27
275	"	Clerkenwell 219th Starr-Bowkett, St. Peter's Hall, 195, Goswell-road, E.C.	24th	31 Oct.	76	901	28
(I.D.) 276	"	Mayfair Mutual, Curzon Schools, Market-street, Mayfair, W.	24th	31 Oct.	54	1,054	29
277	"	Urban Permanent, 9, Finsbury-square, E.C.	24th	31 Dec.	231	14,164	30
278	"	Post Office Permanent, 45, Ludgate Hill, E.C.	24th	31 Dec.	1,080	38,268	31
(C.D.) 279	"	Petersburgh Mutual, Methodist Schoolroom, Queen's-road, Bayswater, W.	23rd	31 Jan.	66	2,503	32
281	"	Bethnal Green and District 222nd Starr-Bowkett, Baptist Chapel, Chance-street, Bethnal Green-road, N.E.	23rd	31 Jan.	55	672	33
282	1878	Fourth Paddington Mutual, 55, Edgware-road, W.	24th	31 Dec.	13	228	34
284	"	Modern Permanent, 32, Green's-end, Woolwich	24th	31 Dec.	450	66,345	35
(I.D.) 286	"	Euston 223rd Starr-Bowkett, Tolmer's-square Institute, Hampstead-road, N.W.	23rd	31 Jan.	33	714	36
288	"	National Safety Permanent Investment, Penton-house, 47, Penton-street, Pentonville, N.	24th	31 Dec.	166	9,638	37
289	"	St. Paul's Improved Bowkett, 181, Aldersgate-street, E.C.	23rd	30 April	66	2,237	38

of Building Societies, for the Year 1901—*continued*.

	Amount Advanced on Mortgage during the Year.	Liabilities.		Undivided Profit.	Assets.		Balance Deficit (if any).	Schedule.		
		To Holders of Shares.	To Depositors and other Creditors.		Balance due on Mortgage Securities (not including Prospective Interest).	Other Assets.		Part I. Column 6.	Part II. Column 9.	Part III. Column 7.
	£	£.	£.	£.	£.	£.	£.	£.	£.	£
1	650	3,945	9	1,198	3,961	1,191	—	—	—	—
2	1,100	4,429	580	1,709	6,192	526	—	—	—	—
3	400	3,223	162	459	2,981	863	—	—	—	—
4	—	—	—	2,451	883	1,568	—	—	—	—
5	1,800	13,044	3	143	12,435	755	—	—	—	—
6	1,200	2,911	48	246	2,845	360	—	—	—	—
7	15,185	29,703	30,144	993	60,791	49	—	—	—	—
8	4,400	13,173	7,309	1,688	19,755	2,415	—	nil	nil	2,664
9	—	1,712	—	228	1,772	168	—	—	—	—
10	—	—	—	182	—	182	—	—	—	—
11	—	597	—	1,515	1,520	592	—	—	—	—
12	850	3,752	—	1,138	3,892	998	—	nil	114	401
13	—	2,890	—	356	2,431	815	—	—	—	—
14	960	6,058	5	544	6,048	559	—	—	—	—
15	9,935	46,145	17	1,114	45,431	1,845	—	—	—	—
16	900	4,414	—	1,079	5,244	249	—	—	—	—
17	475	5,426	63	250	4,766	973	—	—	—	—
18	2,570	5,690	3,550	291	8,106	1,425	—	—	—	—
19	—	4,254	—	179	4,206	227	—	—	—	—
20	—	63	8	—	—	71	—	—	—	—
21	2,675	19,008	8,298	636	26,117	1,825	—	nil	12,100	nil.
22	—	—	—	1,706	855	851	—	—	—	—
23	2,655	7,874	6,212	429	14,283	232	—	nil	472	nil.
24	2,700	13,936	—	281	12,819	1,398	—	nil	243	nil.
25	—	110	—	1,563	610	1,063	—	—	—	—
26	3,915	15,716	37	551	14,310	1,994	—	—	—	—
27	1,975	9,231	4,947	318	13,785	711	—	nil	nil	366
28	700	6,115	6	447	5,587	981	—	nil	415	295
29	—	655	—	271	426	500	—	nil	368	nil.
30	5,450	11,240	9,240	1,906	22,051	335	—	nil	1,269	nil.
31	23,740	70,914	22,619	3,063	95,382	1,214	—	—	—	—
32	—	3,122	—	1,142	2,960	1,304	—	—	—	—
33	1,050	3,505	—	868	4,107	266	—	—	—	—
34	—	1,001	—	250	855	396	—	nil	42	nil.
35	23,575	70,774	88,111	6,555	159,383	6,107	—	nil	8,700	nil.
36	—	605	—	714	1,056	263	—	—	—	—
37	3,705	15,175	4,747	1,777	20,439	1,260	—	nil	440	370
38	1,700	8,732	—	2,356	10,738	355	—	—	—	—

ABSTRACT of the Annual Accounts and Statements

Register Number.	Year when Incorporated.	NAME OF SOCIETY, AND CHIEF OFFICE OR PLACE OF MEETING.	Year of Society's Existence.	Date in 1901 to which Accounts are made up.	Total Number of Members.	Total Receipts during the last Financial Year.	
		LONDON—continued.				£.	
290	1878	Second Finsbury Park, Bank Chambers, 403, Holloway-road, Holloway, N.	23rd	31 Mar.	81	1,783	1
292	"	London Grosvenor Permanent Investment, 200, Buckingham Palace-road, S.W.	23rd	30 June	351	12,616	2
293	"	Postal Service and General, 181, Aldersgate-street, E.C.	22nd	15 Jan.	291	3,458	3
294	"	Mildmay Park, 58, Mildmay Park, N.	23rd	31 Aug.	52	1,642	4
297	"	New London and County Mutual, 7, St. Mildred's-court, Poultry, E.C.	23rd	31 Oct.	20	291	5
299	"	Third Hackney 238th Starr-Bowkett, 106, Bishop's-road, Victoria Park, N.E.	23rd	31 Aug.	50	712	6
(I.D.) 301	"	North Bow and Victoria Park Mutual, 193-5, Goswell-road, E.C.	23rd	31 Dec.	6	nil	7
302	"	Bermondsey Permanent, 11, Queen Victoria-street, E.C.	23rd	31 Oct.	87	6,487	8
(I.D.) 304	"	Fourth South Hackney, 16, Devonshire-square, E.C.	23rd	31 Dec.	13	1,117	9
(A.D.) 305	"	Sixth West Kent Mutual, 7, Nelson-street, Greenwich, S.E.	23rd	31 Dec.	nil	2,765	10
306	"	Borough of Chelsea Permanent, 244, King's-road, Chelsea, S.W.	23rd	31 Dec.	192	12,652	11
309	1879	Hatton Garden Mutual, 82, Hatton Garden, Holborn, E.C.	23rd	31 Dec.	126	2,243	12
310	"	Third and Fourth Finsbury Park, Bank Chambers, 403, Holloway-road, Holloway, N.	23rd	30 Nov.	70	1,981	13
311	"	Fifth Central Rock Mutual, 9, Mincing-lane, E.C.	22nd	28 Feb.	16	1,154	14
313	"	Second Old Ford 243rd Starr-Bowkett, Classroom, Primitive Methodist Church, Driffeld-road, Old Ford, E.	22nd	31 Jan.	98	1,615	15
314	"	Fulham, Hammersmith, and Chiswick Permanent, 72, King-street, Hammersmith, W.	23rd	31 Dec.	35	852	16
316	"	Second West End Mutual, 5, Derby-street, Mayfair, W.	23rd	31 Dec.	165	3,137	17
317	"	Fourth Holloway Mutual, 22, Clifton-villas, Camden-square, N.	22nd	31 Mar.	58	746	18
318	"	Nine Elms, 232, South Lambeth-road, S.W.	22nd	31 Jan.	57	1,072	19
324	"	West London Temperance Investment, 4, Uxbridge-road, Shepherd's Bush, W.	23rd	31 Dec.	31	1,966	20
325	"	New London and Westminster Investment, 24, Newington Causeway, S.E.	23rd	31 Dec.	220	10,230	21
326	"	North Paddington Permanent, Craven-hill Congregational Church, Craven-terrace, Hyde Park, W.	22nd	31 Dec.	112	5,274	22
327	"	Kilburn Provident Mutual, 234, Belsize-road, Kilburn, N.W.	22nd	30 June	43	1,227	23
328	"	Regency Mutual, 50, Charlotte-street, Portland-place, W.	22nd	30 June	43	1,456	24
329	"	Paradise Road (Ballot and Sale), Schoolroom, Methodist Chapel, Paradise-road, Clapham-road, S.W.	22nd	30 June	48	1,496	25
331	"	Second South London 262nd Starr-Bowkett, 166 and 168, Westminster Bridge-road, S.E.	22nd	30 June	54	589	26
332	"	Equity Permanent, South Metropolitan Temperance Hall, Blackfriars-road, S.E.	22nd	31 Dec.	305	16,675	27
(I.D.) 333	"	Second Wandsworth Road and District 264th Starr-Bowkett, Commercial Schools, Wandsworth-road, S.W.	22nd	23 July	54	888	28
334	"	Second Limehouse and Poplar 265th Starr-Bowkett, Primitive Methodist Schoolroom, Chriss-street, Poplar, E.	22nd	31 Aug.	45	478	29
(C.D.) 336	"	Aldgate Alliance, 8, Duke-street, Aldgate, E.C.	22nd	31 Aug.	101	1,827	30
(I.D.) 339	"	Mile End Gate 267th Starr-Bowkett, 193, White-chapel-road, E.	22nd	31 Aug.	44	563	31
(C.D.) 341	"	Commercial and Counties Mutual, 1, Warwick-street, Golden-square, W.	20th	31 Jan.	27	165	32
342	"	Thrift Mutual, 153, Drummond-street, Euston-square, N.W.	22nd	31 Oct.	69	2,545	33
343	"	Kent Reliance Permanent, 3, Thomas-street, Woolwich.	22nd	31 Dec.	370	21,045	34
344	"	Cadogan Permanent Mutual, 180, Brompton-road, S.W.	22nd	30 Nov.	61	463	35
345	"	Second Petersburgh Mutual, United Methodist Free Church Schoolroom, Queen's-road, Bayswater, W.	21st	31 Mar.	104	3,461	36

of Building Societies, for the Year 1901—*continued*.

	Amount Advanced on Mortgage during the Year.	Liabilities.		Undivided Profit.	Assets.		Balance Deficit (if any).	Schedule.		
		To Holders of Shares.	To Depositors and other Creditors.		Balance due on Mortgage Securities (not including Prospective Interest).	Other Assets.		Part I. Column 6.	Part II. Column 9.	Part III. Column 7.
	£.	£.	£.	£.	£.	£.	£.	£.	£.	£.
1	730	4,679	6	213	4,387	511	—	—	—	—
2	4,861	23,096	7,240	1,433	30,754	1,015	—	- nil -	5,265	1,183
3	1,975	10,790	3,965	1,913	14,544	2,124	—	- nil -	2,592	nil.
4	800	8,547	154	815	8,443	1,073	—	—	—	—
5	—	—	16	327	304	39	—	—	—	—
6	20	3,014	15	739	3,123	645	—	—	—	—
7	—	128	—	130	—	258	—	—	—	—
8	2,450	5,425	6,499	149	11,927	146	—	—	—	—
9	—	2,135	56	1,248	2,606	833	—	—	—	—
10	—	78	—	—	—	78	—	—	—	—
11	8,060	14,757	9,101	3,709	27,439	128	—	- nil -	697	nil.
12	1,011	9,074	6	266	8,540	806	—	—	—	—
13	1,050	4,960	—	360	4,456	864	—	—	—	—
14	600	2,609	—	608	3,067	160	—	—	—	—
15	600	4,795	469	557	4,829	992	—	- nil -	345	nil.
16	—	1,491	111	421	2,005	18	—	- nil -	nil	697
17	1,500	6,413	900	310	6,546	1,077	—	- nil -	292	nil.
18	400	2,523	6	82	2,389	222	—	—	—	—
19	1,500	4,412	4	1,471	5,220	667	—	—	—	—
20	910	1,283	2,032	169	3,414	70	—	- nil -	398	nil.
21	3,306	19,355	11,064	793	30,541	671	—	- nil -	2,090	1,645
22	2,300	7,874	1,108	626	9,316	292	—	—	—	—
23	—	4,736	—	147	3,008	1,875	—	—	—	—
24	—	1,950	500	2,638	4,433	655	—	- nil -	nil	240
25	600	4,234	—	309	4,204	339	—	—	—	—
26	800	4,101	—	503	4,519	85	—	- nil -	nil	172
27	7,085	18,030	6,764	697	24,978	513	—	—	—	—
28	—	3,452	—	882	4,182	152	—	—	—	—
29	300	2,259	—	641	2,503	397	—	- nil -	126	nil.
30	—	3,352	—	146	—	3,498	—	—	—	—
31	200	2,827	24	257	2,686	422	—	—	—	—
32	—	392	—	298	661	29	—	—	—	—
33	1,000	5,971	—	3,616	9,414	173	—	—	—	—
34	14,157	25,513	27,318	2,245	53,799	1,277	—	—	—	—
35	—	1,089	—	—	800	208	81	—	—	—
36	2,450	16,998	—	1,361	16,976	1,383	—	—	—	—

ABSTRACT of the Annual Accounts and Statements

Register Number.	Year when Incorporated.	NAME OF SOCIETY, AND CHIEF OFFICE OR PLACE OF MEETING.	Year of Society's Existence.	Date in 1901 to which Accounts are made up.	Total Number of Members.	Total Receipts during the last Financial Year.	
		LONDON—continued.				£	
347	1880	Town of Hammersmith Terminable, 41, Queen-street, Hammersmith, W.	21st	30 April	46	1,070	1
348	"	Peckham Mutual Permanent, 59, Rye-lane, Peckham, S.E.	22nd	31 Dec.	176	8,078	2
350	"	Seventh Western Equitable, 13, Soho-square, W. -	21st	28 Feb.	48	1,206	3
(T.D.) 351	"	Chandos Mutual, 23, Villiers-street, Strand, W.C.	21st	6 Feb.	92	569	4
353	"	Holloway 279th Starr-Bowkett, 403, Holloway-road, Holloway, N.	21st	28 Feb.	230	3,623	5
(I.D.) 354	"	Third Brixton and District 291st Starr-Bowkett, 71, Tierney-road, Streatham-hill, S.W.	21st	30 Nov.	81	36	6
356	"	Accumulative Bonus Reward Permanent, Portland-chambers, 93, Great Titchfield-street, W.	21st	30 June	11	77	7
357	"	Sixth Western Equitable, 13, Soho-square, W. -	21st	31 Mar.	38	560	8
358	"	Piccadilly Permanent, 163, Vauxhall-bridge-road, S.W.	21st	28 Feb.	60	1,376	9
360	"	Nineteenth Century, 4, Adelaide-place, London-bridge, E.C.	21st	31 Mar.	970	52,668	10
361	"	New Camberwell Mutual, Surrey Masonic Hall, Camberwell New-road, S.E.	21st	30 Sept.	40	1,316	11
363	"	Second Clerkenwell 316th Starr-Bowkett, 7, Bedford-row, High Holborn, W.C.	21st	30 June	3	33	12
367	"	Seventh City 292nd Starr-Bowkett, 17, Copthall-avenue, London Wall, E.C.	21st	31 Aug.	118	2,198	13
368	"	Second South Hackney 321st Starr-Bowkett, Parish room, Well-street, South Hackney, N.E.	21st	31 Aug.	142	4,196	14
370	"	Hackney Alliance Mutual, Morley Hall, Mare-street, Hackney, N.E.	21st	31 Aug.	7	362	15
371	"	Seven Sisters and South Hornsey, 17, Coleman-street, Gresham-street, E.C.	21st	30 Sept.	113	3,121	16
(a)(I.D.) 372	"	Wandsworth 330th Starr-Bowkett, Craven House School, Tonsley Hill, East Hill, Wandsworth, S.W.	—	—	—	—	17
373	"	Fourth Hackney 337th Starr-Bowkett, Adelphi Schools, Garner-street, Hackney-road, N.E.	21st	31 Oct.	95	1,802	18
374	"	Orient Permanent, 215, East India Dock-road, E.	21st	31 Dec.	390	52,562	19
375	"	Penge and District Ballot and Sale, Penge Tabernacle, Maple-road, Penge, S.E.	21st	30 Nov.	33	476	20
376	"	Second East Dulwich and Camberwell Mutual, Danby-street Schoolrooms, Peckham, S.E.	20th	31 Jan.	39	3,174	21
(I.D.) 378	1881	Canonbury and South Islington 353rd Starr-Bowkett, 7, Canonbury-lane, Islington, N.	21st	31 Dec.	65	842	22
379	"	Blackfriars 351st Starr-Bowkett, 18, Blackfriars-road, S.E.	21st	31 Dec.	76	492	23
380	"	New South London Equitable, 166, Westminster-Bridge-road, S.E.	21st	31 Dec.	129	2,229	24
(T.D.) 331	"	Temperance Hall (Surrey) Mutual, 14, Philip-road, Peckham, S.E.	20th	31 Dec.	92	89	25
382	"	City Terminus Permanent, 57, Moorgate-street, E.C.	20th	31 Dec.	100	4,238	26
383	"	United Friendly Societies, 14, Great St. Thomas Apostle, Bow-lane, E.C.	20th	7 Jan.	499	28,076	27
(I.D.) 384	"	Second Bow and Stratford 358th Starr-Bowkett Ballot and Sale, 94, Bow-road, Bow, E.	20th	31 Jan.	46	1,239	28
385	"	Westminster 361st Starr-Bowkett, Pimlico Rooms, Warwick-street, Belgrave-road, S.W.	20th	31 Jan.	56	1,223	29
(I.D.) 386	"	Penge and Beckenham Permanent, 72, Beckenham-road, Penge, S.E.	21st	31 Dec.	2	8	30
(I.D.) 387	"	Surrey Lodge Terminable, Wardrobe Chambers, Queen Victoria-street, E.C.	21st	15 Nov.	68	735	31
389	"	United British, 29, Great Portland-street, W. -	21st	31 Dec.	23	202	32
(T.D.) 390	"	Improved East London, 176, Mile End-road, E. -	20th	7 Mar.	8	733	33
391	"	Portman Chapel Temperance Permanent, 109, Crawford-street, Marylebone, W.	21st	31 Dec.	1,840	140,019	34
(T.D.) 392	"	Chelsea and Kensington, The Coleherne Hotel, Richmond-road, Earl's Court, S.W.	20th	14 Mar.	nil	107	35
(I.D.) 393	"	Borough of Southwark 384th Starr-Bowkett, Lecture Hall, Borough-road, Southwark, S.E.	20th	31 Mar.	34	402	36
395	"	Great Eastern Railway Investment and Permanent, Liverpool-street Railway Station, E.C.	20th	31 Mar.	128	1,865	37
396	"	Second Euston 386th Starr-Bowkett, Tolmer's Square Institute, Drummond-street, Euston-square, N.W.	20th	30 April	64	1,438	38

of Building Societies, for the Year 1901—*continued*.

	Amount Advanced on Mortgage during the Year.	Liabilities.		Undivided Profit.	Assets.		Balance Deficit (if any).	Schedule.		
		To Holders of Shares.	To Depositors and other Creditors.		Balance due on Mortgage Securities (not including Prospective Interest).	Other Assets.		Part I. Column 6.	Part II. Column 9.	Part III. Column 7.
	£	£.	£.	£.	£.	£.	£.	£.	£.	£.
1	880	4,810	107	1,306	5,855	368	—	—	—	—
2	4,190	15,154	2,436	725	17,952	363	—	- nil -	327	- nil.
3	—	2,250	463	34	2,712	35	—	—	—	—
4	—	104	6	425	—	535	—	—	—	—
5	2,170	13,396	1,437	1,521	15,580	774	—	- nil -	1,438	- nil.
6	—	551	—	348	424	475	—	—	—	—
7	—	905	—	—	—	103	802	—	—	—
8	—	576	—	669	340	905	—	—	—	—
9	550	4,329	121	328	4,357	421	—	- nil -	353	- nil.
10	25,746	108,815	46,552	188	151,027	4,528	—	- nil -	36,416	207
11	174	3,807	850	47	4,563	141	—	nil -	353	- nil.
12	—	122	—	—	64	58	—	—	—	—
13	2,343	8,918	81	808	8,951	856	—	—	—	—
14	3,800	15,408	860	1,755	17,471	552	—	—	—	—
15	—	1,883	—	2	1,068	317	—	—	—	—
16	3,550	14,196	—	3,913	17,450	659	—	—	—	—
17	—	—	—	—	—	—	—	—	—	—
18	1,675	8,143	65	1,639	8,716	1,131	—	—	—	—
19	39,116	70,261	46,310	7,465	118,866	5,170	—	- nil -	6,059	- nil.
20	400	2,085	—	585	2,355	265	—	—	—	—
21	—	6,599	—	1,456	7,664	391	—	—	—	—
22	—	96	—	460	519	37	—	- nil -	274	- nil.
23	—	3,046	—	—	2,908	101	37	- nil -	643	276
24	1,550	5,949	—	298	6,022	225	—	—	—	—
25	—	- nil -	- nil -	- nil -	- nil -	- nil -	- nil -	—	—	—
26	3,075	7,008	3,559	208	10,544	231	—	—	—	—
27	11,285	38,199	25,248	5,407	66,619	2,236	—	—	—	—
28	700	1,857	—	455	1,804	508	—	—	—	—
29	895	4,261	—	224	3,947	538	—	- nil -	67	- nil.
30	—	2	—	—	—	2	—	—	—	—
31	—	- nil -	- nil -	- nil -	- nil -	- nil -	- nil -	—	—	—
32	—	1,142	—	164	692	614	—	—	—	—
33	—	312	41	227	437	143	—	—	—	—
34	40,049	121,856	77,763	5,609	186,982	18,246	—	- nil -	4,730	- nil.
35	—	- nil -	nil	nil	nil	nil	nil	—	—	—
36	300	2,503	—	375	2,632	246	—	—	—	—
37	432	4,894	47	298	4,523	716	—	—	—	—
38	1,200	5,347	—	1,418	6,067	698	—	- nil -	470	- nil.

ABSTRACT of the Annual Accounts and Statements

Register Number.	Year when Incorporated.	NAME OF SOCIETY, AND CHIEF OFFICE OR PLACE OF MEETING.	Year of Society's Existence.	Date in 1901 to which Accounts are made up.	Total Number of Members.	Total Receipts during the last Financial Year.	
LONDON—continued.							
397	1681	Chelsea, South Kensington, and Fulham Permanent, 147A, Fulham-road, S.W.	20th	25 Mar.	80	9,717	1
398	"	Third South London 378th Starr-Bowkett, 166, Westminster Bridge-road, S.E.	20th	30 April	79	1,466	2
399	"	Bermondsey 391st Starr-Bowkett, 65, Southwark Park-road, S.E.	20th	30 April	87	1,182	3
(a) 400	"	Camberwell 392nd Starr-Bowkett, Surrey Masonic Hall, Camberwell New-road, S.E.	—	—	—	—	4
(C.D.) 403	"	Finsbury Park and Green Lanes Mutual, 242, Seven Sisters-road, Holloway, N.	20th	8 June	78	454	5
(T.D.) 404	"	Central Finsbury, 58, Finsbury Pavement, E.C. -	20th	18 May	32	4,193	6
405	"	Second Finsbury 387th Starr-Bowkett, 278, Old-street, E.C.	20th	31 May	99	1,159	7
(I.D.) 406	"	United Wards, 481, Mile End-road, E. - -	20th	31 May	27	1,570	8
408	"	Second Islington 411th Starr-Bowkett, 194, St. Paul's-road, Canonbury, N.	20th	30 June	20	378	9
409	"	South Lambeth Permanent Mutual, 232, South Lambeth-road, S.W.	20th	30 April	520	4,969	10
(a) (1) 410	"	Streatham Common Mutual, 33, Pathfield-road, Streatham, S.W.	—	—	—	—	11
413	"	Fifth Paddington Mutual, 55, Edgware-road, W. -	20th	31 Dec.	14	813	12
418	"	Sons of Temperance Mutual Permanent, 38, Parliament-street, S.W.	20th	30 June	92	7,353	13
419	"	Clapham 443rd Starr-Bowkett, Reform Club, St. Luke's-road, Clapham, S.W.	20th	30 Sept.	68	1,516	14
(C.D.) 421	"	Archibald, 481, Mile End-road, E. - - -	20th	31 Oct.	72	1,714	15
422	"	British Co-operative, Euston College, George-street, Euston-square, N.W.	20th	31 Dec.	444	4,475	16
423	"	Fifth South Hackney, 50, Bishopsgate-street Within, E.C.	20th	31 Dec.	170	4,254	17
424	"	Lambeth Ballot and Sale, Hawkstone Hall-rooms, Westminster Bridge-road, S.E.	20th	14 Oct.	62	1,268	18
425	"	Spitalfields and District 458th Starr-Bowkett, 63, Brushfield-street, Bishopsgate-street Without, E.	20th	31 Oct.	52	1,145	19
426	"	Third Improved Bowkett, 290, Goswell-road, E.C.	20th	31 Dec.	111	5,010	20
427	"	Second Blackfriars 471st Starr-Bowkett, 18, Blackfriars-road, S.E.	20th	30 Nov.	93	548	21
428	"	Portoken Mutual, 8, Duke-street, Aldgate, E.C. -	20th	31 Dec.	33	39	22
429	1882	Plimsoll Mutual, 167, East India Dock-road, E. -	20th	31 Dec.	19	1,724	23
430	"	Church of England Temperance and General Permanent, 22, Chancery-lane, W.C.	17th	30 Nov.	170	10,144	24
431	"	Third Old Ford and District 484th Starr-Bowkett, Class Room, Grove Road Chapel, Grove-road, Bow, E.	19th	28 Feb.	99	2,578	25
432	"	Aldgate and District 494th Starr-Bowkett, St. Jude's Schoolroom, Commercial-street, White-chapel, E.	19th	28 Feb.	145	1,413	26
433	"	Stepney Central, The Institute, Stepney Meeting House, Stepney, E.	19th	31 Mar.	62	890	27
434	"	Strand and Country Permanent, 54, Drury-lane, W.C.	20th	31 Dec.	100	3,293	28
440	"	Second Diamond Bowkett Terminable, 73, Newman-street, Oxford-street, W.	19th	23 April	29	1,211	29
441	"	Wickham Park, New Cross Public Hall, Lewisham High-road, S.E.	19th	30 April	41	597	30
442	"	Tottenham, Wood Green, and Edmonton Mutual, (Messrs. Steer and Knight), 22, Basinghall-street, E.C.	19th	May	79	1,499	31
446	"	Fourth South London 517th Starr-Bowkett, Pigott's Hotel, Westminster Bridge-road, S.E.	19th	31 July	108	913	32
448	"	Second Bonâ Fide, St. Leonard's Hall, St. Leonard-street, Pimlico, S.W.	19th	31 July	171	2,524	33
451	"	Newington and Kennington 535th Starr-Bowkett, Murphy Memorial Hall, New Kent-road, S.E.	19th	31 Aug.	134	2,094	34
452	"	Fourth Old Ford 555th Starr-Bowkett, Class-room, Primitive Methodist Church, Driffeld-road, Old Ford, E.	19th	31 Dec.	72	1,071	35
(a)(I.D.) 453	"	Second Stoke Newington 530th Starr-Bowkett, 17, King-street, Cheapside, E.C.	—	—	—	—	36

(1) This society has terminated (1902).

of Building Societies, for the Year 1901—*continued.*

	Amount Advanced on Mortgage during the Year.	Liabilities.		Undivided Profit.	Assets.		Balance Deficit (if any).	Schedule.		
		To Holders of Shares.	To Depositors and other Creditors.		Balance due on Mortgage Securities (not including Prospective Interest).	Other Assets.		Part I. Column 6.	Part II. Column 9.	Part III. Column 7.
	£.	£.	£.	£.	£.	£.	£.	£.	£.	£.
1	5,673	13,805	2,371	851	16,932	95	—	—	—	—
2	1,130	3,338	—	1,277	4,500	115	—	—	—	—
3	700	5,727	12	593	5,108	1,224	—	- nil -	384	- nil.
4	—	—	—	—	—	—	—	—	—	—
5	—	—	—	9	—	9	—	—	—	—
6	—	nil	nil	nil	nil	nil	nil	—	—	—
7	800	3,998	—	1,164	4,425	737	—	—	—	—
8	—	3,918	1	1,298	4,738	479	—	—	—	—
9	400	2,264	—	60	2,266	58	—	—	—	—
10	3,735	8,909	2,914	1,053	12,748	128	—	- nil -	220	- nil.
11	—	—	—	—	—	—	—	—	—	—
12	300	2,694	—	471	3,101	64	—	—	—	—
13	4,099	7,621	6,916	1,045	14,357	1,225	—	- nil -	3,492	- nil.
14	1,400	5,046	—	4	4,833	217	—	—	—	—
15	—	1,585	—	2,190	3,538	237	—	—	—	—
16	2,200	17,372	48	256	17,214	462	—	—	—	—
17	3,865	12,140	—	1,522	12,302	1,360	—	- nil -	213	- nil.
18	470	4,361	213	520	3,692	1,402	—	—	—	—
19	800	4,596	1	1,059	5,020	636	—	- nil -	256	nil.
20	1,400	19,691	—	702	15,119	5,274	—	—	—	—
21	220	2,798	—	431	2,914	315	—	—	—	—
22	—	13	—	133	—	146	—	—	—	—
23	—	1,530	—	63	1,481	112	—	- nil -	- nil -	212
24	2,705	12,445	10,102	502	22,276	773	—	—	—	—
25	1,475	6,203	2,403	115	8,545	176	—	—	—	—
26	1,050	6,733	410	858	7,519	482	—	- nil -	776	434
27	1,200	4,143	9	560	4,560	152	—	- nil -	96	- nil.
28	2,393	9,663	—	483	9,775	371	—	—	—	—
29	1,200	5,866	—	447	5,589	724	—	—	—	—
30	410	2,897	—	298	3,069	126	—	—	—	—
31	300	3,693	3	196	2,884	1,008	—	—	—	—
32	1,150	4,072	—	470	4,045	497	—	- nil -	397	204
33	1,502	8,174	7	1,265	8,633	813	—	—	—	—
34	2,185	6,700	8	489	6,237	960	—	- nil -	212	- nil.
35	800	3,104	609	461	4,069	105	—	- nil -	370	- nil.
36	—	—	—	—	—	—	—	—	—	—

ABSTRACT of the Annual Accounts and Statements

Register Number.	Year when Incorporated.	NAME OF SOCIETY, AND CHIEF OFFICE OR PLACE OF MEETING.	Year of Society's Existence.	Date in 1901 to which Accounts are made up.	Total Number of Members.	Total Receipts during the last Financial Year.	
		LONDON—continued.				£.	
(I.D.) 454	1882	Shepherds' 539th Starr-Bowkett, Board School, Hatfield-street, Stamford-street, S.E.	19th	30 Sept.	74	320	1
(a)(I.D.) 455	"	Bayswater Triplex, Mall Hall, Notting Hill, W.	—	—	—	—	2
456	"	Woolwich Reliance, Duke of Connaught Coffee Tavern, New-road, Woolwich.	19th	31 Oct.	51	935	3
457	"	Porchester, 138, Fernhead-road, Maida-hill, W.	19th	31 Oct.	21	588	4
459	"	Colebrooke Mutual, 277, City-road, E.C.	19th	30 Nov.	53	1,122	5
461	"	Second Hackney Alliance Mutual, Morley Hall, Mare-street, Hackney, N.E.	19th	30 Nov.	181	8,665	6
462	"	Educational, Board Schools, Graystoke - place, Fetter-lane, Holborn, E.C.	19th	31 Dec.	79	1,697	7
464	"	Ludgate 553rd Starr-Bowkett, 24, Farringdon-street, Fleet-street, E.C.	19th	30 Nov.	134	2,403	8
465	"	Second Thrift St. Michael's Paddington Mutual, 119, Arlington-road, N.W.	19th	31 Dec.	21	78	9
467	1893	Boatmen's Institution and General Mutual, Sale-street, Paddington, W.	19th	31 Dec.	461	13,527	10
469	"	Third Perseverance Ballot and Sale, 63B, High-street, Clapham, S.W.	19th	31 Dec.	301	3,128	11
(C.D.) 470	"	Tenth Independent, 16, King-street, Cheapside, E.C.	19th	31 Dec.	14	- nil -	12
472	"	Rock Union Mutual, St. Mark's Schoolroom, 234A, Old-street, E.C.	18th	31 Mar.	43	1,661	13
473	"	Spencer Beaumont Ballot and Sale, Beaumont Institute, Beaumont-square, Mile End, E.	18th	28 Feb.	73	686	14
475	"	Rowland Hill Permanent, 47, Finsbury-square, E.C.	18th	31 Mar.	390	28,885	15
478	"	Limehouse Rock, Vestry, United Methodist Free Church, East India Dock-road, E.	18th	30 April	85	1,249	16
479	"	Second Criterion Mutual, Mansion House Station, Cannon-street, E.C.	18th	8 May.	125	2,971	17
(a)(C.D.) 481	"	Oval (Hackney) Terminable, 419, Bethnal Green-road, E.	—	—	—	—	18
482	"	St. James' and Hamlet of Ratcliff Mutual, St. James' School, White Horse-street, Commercial-road East, E.	18th	31 May	63	1,669	19
484	"	Walham Green and District 611th Starr-Bowkett, 6, Harwood-road, Fulham, S.W.	18th	31 May	124	1,840	20
485	"	Anglian Permanent, 17, Coleman-street, Gresham-street, E.C.	18th	31 May	158	20,912	21
487	"	Second Paradise Road Ballot and Sale, Schoolroom, Paradise-road, Clapham-road, S.W.	18th	30 June	684	5,801	22
489	"	North Bow and Manor Park, 94, Bow-road, Bow, E.	18th	31 Aug.	205	1,457	23
(I.D.) 490	"	Central Hackney Mutual, 2, Dalston-lane, Hackney, N.E.	18th	30 June	55	609	24
492	"	Woolwich and District 584th Starr-Bowkett, Duke of Connaught Coffee Tavern, New-road, Woolwich.	18th	31 Aug.	121	1,671	25
493	"	Bow Ballot and Sale Mutual, Edinburgh Castle, Rhodeswell-road, Limehouse, E.	18th	30 Sept.	91	1,445	26
494	"	Metropolis and Counties Permanent Investment, 107, London-road, Southwark, S.E.	18th	31 Dec.	5	150	27
496	"	Aid to Thrift Mutual, Bow and Bromley Institute, Bow-road, Bow, E.	18th	31 Dec.	193	3,774	28
498	"	North West District Permanent, Paddington Chapel Schoolroom, Marylebone-road, N.W.	18th	31 Dec.	778	46,804	29
(I.D.) 500	"	Old Battersea and District 633rd Starr-Bowkett, 42, Freegrove-road, Holloway, N.	18th	31 Oct.	20	133	30
501	"	Third General Post Office Clerks' Mutual, 87, Newgate-street, E.C.	17th	31 Jan.	142	6,556	31
502	1884	Proprietary Permanent, Carter Home, High-street, Clapham, S.W.	18th	30 Nov.	191	879	32
503	"	Second Aldgate and District 645th Starr-Bowkett, St. Jude's Schoolroom, Commercial-street, Whitechapel, E.	18th	30 Nov.	141	864	33
505	"	Highbury Ballot and Sale Mutual, Highbury Vale Schools, Conewood-street, Blackstock-road, Highbury, N.	18th	31 Dec.	101	1,421	34
506	"	St. Marylebone Central Mutual, 63, High street, Marylebone, W.	18th	31 Dec.	315	4,446	35
507	"	Second Seven Sisters and South Hornsey, 17, Coleman-street, Gresham-street, E.C.	18th	31 Dec.	112	1,918	36
508	"	Olisold Mutual, Raleigh Memorial Church Schools, Albion-road, Stoke Newington, N.	17th	28 Feb.	94	2,341	37

REPORT RELATING TO BUILDING SOCIETIES.

of Building Societies, for the Year 1901—*continued*.

	Amount Advanced on Mortgage during the Year.	Liabilities.		Undivided Profit.	Assets.		Balance Deficit (if any).	Schedule.		
		To Holders of Shares.	To Depositors and other Creditors.		Balance due on Mortgage Securities (not including Prospective Interest).	Other Assets.		Part I. Column 6.	Part II. Column 9.	Part III. Column 7.
	£.	£.	£.	£.	£.	£.	£.	£.	£.	£.
1	—	360	—	9	178	191	—	—	—	—
2	—	—	—	—	—	—	—	—	—	—
3	1,098	3,021	—	605	3,287	359	—	—	—	—
4	—	1,547	—	518	1,606	459	—	—	—	—
5	—	2,558	—	370	2,886	42	—	—	—	—
6	2,040	6,731	—	205	6,555	381	—	—	—	—
7	1,200	6,723	—	619	6,636	706	—	—	—	—
8	1,945	6,264	—	1,604	6,713	1,155	—	—	—	—
9	—	214	—	281	225	270	—	—	—	—
10	7,190	26,517	1,194	1,300	27,303	1,708	—	—	—	—
11	1,741	7,424	—	189	7,439	174	—	—	—	—
12	—	22	—	—	—	22	—	—	—	—
13	785	5,708	—	2,012	7,573	147	—	—	—	—
14	—	3,291	12	51	2,843	511	—	—	—	—
15	16,578	29,016	16,629	1,966	46,599	1,012	—	7,090	— nil —	1,092
16	600	3,552	—	492	3,547	497	—	—	—	—
17	1,440	6,719	—	487	6,170	1,036	—	—	—	—
18	—	—	—	—	—	—	—	—	—	—
19	1,140	6,229	—	1,718	7,120	827	—	—	—	—
20	1,300	5,923	1,040	81	6,575	469	—	—	—	—
21	4,291	15,126	15,984	1,834	32,305	139	—	—	—	—
22	3,340	15,419	36	616	15,333	738	—	—	—	—
23	1,060	3,004	125	266	2,921	474	—	—	—	—
24	—	1,608	—	677	2,058	227	—	—	—	—
25	700	6,315	6	733	6,120	934	—	—	—	—
26	1,275	3,771	30	137	3,688	250	—	— nil —	300	— nil.
27	—	330	1,108	6	1,338	156	—	— nil —	816	— nil.
28	2,350	8,286	43	753	8,478	604	—	—	—	—
29	21,443	57,728	15,603	4,441	77,067	705	—	—	—	—
30	—	292	2	96	347	43	—	— nil —	230	— nil.
31	2,414	21,241	44	10,020	31,072	233	—	— nil —	272	— nil.
32	643	3,100	30	—	2,840	239	51	—	—	—
33	470	3,975	—	—	3,508	430	37	— nil —	542	— nil.
34	775	6,468	5	138	6,348	263	—	—	—	—
35	2,685	11,694	1,160	2,792	14,827	819	—	— nil —	516	— nil.
36	970	6,449	—	428	6,647	230	—	—	—	—
37	1,665	7,941	—	582	7,437	1,086	—	—	—	—

ABSTRACT of the Annual Accounts and Statements

Register Number.	Year when Incorporated.	NAME OF SOCIETY, AND CHIEF OFFICE OR PLACE OF MEETING.	Year of Society's Existence.	Date in 1901 to which Accounts are made up.	Total Number of Members.	Total Receipts during the last Financial Year.	
		LONDON—continued.				£.	
509	1884	Co-operative Permanent, 15, Southampton-row, Russell-square, W.C.	18th	31 Dec.	2,623	61,196	1
510	"	St. Martin's, Southgate, and District Starr-Bowkett, Johnston's Cocoa Rooms, 1, Long Acre, Drury-lane, W.C.	18th	31 May	53	367	2
511	"	United Clubs Permanent, Bryanston Club, Lisson-grove, N.W.	17th	31 Mar.	18	220	3
(I.D.) 512	"	Charlton and Westcombe Park 675th Starr-Bowkett, 15, Beresford-square, Woolwich.	17th	30 Mar.	79	1,401	4
(C.D.) 513	"	Mile End Old Town Ballot and Sale Mutual, Assembly Hall, Mile End-road, E.	17th	13 May	37	646	5
519	"	East London United, Hampden Chapel, Lauriston-road, South Hackney, E.	17th	30 April	203	1,579	6
522	"	Provident Association Mutual, 98, Cheapside, E.C.	16th	31 Dec.	397	7,979	7
(C.D.) 526	"	Ellis Berg, 32, Jewry-street, Aldgate, E.C. - -	17th	31 Aug.	42	1,637	8
529	"	Pioneer Permanent, 150, Whitechapel-road, E. -	17th	31 Oct.	76	1,171	9
531	"	Harrow-road Amalgamated Mutual, St. Paul's Schools, Harrow-road, W.	17th	30 Sept.	180	4,521	10
533	"	Holborn District and General, 16A, Great Queen-street, Lincoln's Inn, W.C.	17th	31 Dec.	102	1,161	11
(A.D.) 536	"	English Church and General Permanent, 22, Henrietta-street, Covent Garden, W.C.	17th	31 Dec.	188	2,155	12
539	1885	Third Town of Hammersmith Terminable, 41, Queen-street, Hammersmith, W.	16th	31 May	107	2,487	13
(I.D.) 540	"	Seventh West Kent Mutual Permanent, 3, King-street, Cheapside, E.C.	17th	31 Dec.	80	nil.	14
541	"	Queen Victoria, 23, Budge-row, Cannon-street, E.C.	17th	31 Dec.	32	766	15
542	"	City Young Men's Mutual, 31, Great St. Helen's, Bishops-gate, E.C.	16th	28 Feb.	29	333	16
(a)(¹) (I.D.) 543	"	Dulwich Ballot and Sale, Shawbury Hall, Shawbury-road, East Dulwich, S.E.	—	—	—	—	17
544	"	London Caledonian, 11, Memorial Hall, Farringdon-street, Fleet-street, E.C.	16th	31 Mar.	100	2,407	18
545	"	Second Stepney Central, Stepney Meeting House, Stepney, E.	16th	31 Mar.	131	1,427	19
547	"	Sixth Provident Camberwell and Peckham Mutual, Grove-house, Camberwell-grove, S.E.	16th	30 April	108	2,372	20
548	"	Twelfth Commercial Brixton, Gresham Hall, Gresham-road, Brixton, S.W.	15th	5 Feb.	57	1,263	21
549	"	Fourth Perseverance (Ballot and Sale), 63B, High-street, Clapham, S.W.	16th	30 June	176	1,816	22
550	"	Positive Mutual, 464, Hackney-road, N.E. - -	16th	15 Aug.	73	1,405	23
551	"	Bryanston-square and District 767th Starr-Bowkett, 7, Wyndham-place, Bryanston-square, W.	16th	31 July	167	2,357	24
552	"	Streatham and East Surrey Permanent, 221, High-road, Streatham, S.W.	16th	30 Sept.	12	542	25
555	"	Westbourne Park Permanent, Westbourne Park Chapel, Porchester-road, W.	16th	31 Dec.	2,922	181,953	26
(I.D.) 556	"	Old Kent-road Mutual, 388B, Old Kent-road, S.E.	16th	31 Dec.	nil.	1,064	27
557	"	Second Aid to Thrift Mutual, Bow and Bromley Institute, Bow-road, Bow, E.	16th	31 Dec.	255	4,016	28
558	1886	Second Mile End Old Town Ballot and Sale, 92, Locksley-street, Burdett-road, E.	15th	6 Mar.	138	629	29
559	"	Fifth Old Ford and District 795th Starr-Bowkett, Class Room, Grove-road Chapel, Grove-road, Bow, E.	15th	31 Mar.	117	677	30
560	"	Second Woolwich and District 724th Starr-Bowkett, Duke of Connaught Coffee Tavern, Woolwich.	15th	28 Feb.	243	2,082	31
561	"	Q. V. Street Mutual, 143, Queen Victoria-street, E.C.	15th	30 April	564	42,009	32
(I.D.) 562	"	Brompton and West District Domestic, 419, King's-road, Chelsea, S.W.	15th	31 Mar.	65	1,240	33
(T.D.) 563	"	Society of Equality, No. 13, 341, Goswell-road, E.C.	15th	6 June	64	4,165	34
(I.D.) 564	"	Second Ludgate 799th Starr-Bowkett, 181, Queen-Victoria-street, E.C.	15th	30 April	161	488	35
567	"	Sixth Paddington, 55, Edgware-road, W. - -	15th	30 June	73	1,921	36
(O.D.) 569	"	Fourth Alexander Mutual, 8, Duke-street, Aldgate, E.C.	15th	31 May	20	267	37
570	"	South Metropolitan Gas Company's Officers' and Employees Permanent, 709A, Old Kent-road, S.E.	15th	31 Dec.	185	10,484	38

(1) The affairs of this Society have been the subject of an action in the Chancery Division, and are now being dealt with under an Order of the Court.

of Building Societies, for the Year 1901—*continued*.

	Amount Advanced on Mortgage during the Year.	Liabilities.		Undivided Profit.	Assets.		Balance Deficit (if any).	Schedule.		
		To Holders of Shares.	To Depositors and other Creditors.		Balance due on Mortgage Securities (not including Prospective Interest).	Other Assets.		Part I. Column 6.	Part II. Column 9.	Part III. Column 7.
	£.	£.	£.	£.	£.	£.	£.	£.	£.	£.
1	36,586	85,684	48,587	1,486	132,599	3,158	—	- nil -	730	580
2	—	1,715	150	11	1,617	259	—	- nil -	737	- nil.
3	—	622	8	134	391	373	—	—	—	—
4	25	3,147	—	373	2,163	1,352	—	—	—	—
5	18	1,726	20	951	1,918	779	—	- nil -	199	- nil.
6	300	5,921	714	—	4,952	834	849	- nil -	260	- nil.
7	3,925	31,483	920	1,044	28,530	4,917	—	—	—	—
8	—	1,309	48	1,592	2,817	132	—	—	—	—
9	600	2,067	2,082	200	3,941	408	—	—	—	—
10	2,070	10,219	305	441	9,242	1,723	—	—	—	—
11	1,200	4,664	28	503	4,662	533	—	—	—	—
12	309	7,649	1	—	5,245	1,512	893	- nil -	3,392	- nil
13	1,399	6,711	—	1,370	7,285	796	—	—	—	—
14	—	2,774	6	—	—	6	2,774	—	—	—
15	—	1,841	1,230	140	2,574	637	—	—	—	—
16	—	247	—	422	545	124	—	- nil -	314	- nil.
17	—	—	—	—	—	—	—	—	—	—
18	1,150	7,385	301	263	6,096	1,853	—	—	—	—
19	950	4,776	14	977	4,623	1,144	—	—	—	—
20	1,000	7,002	—	354	6,608	748	—	—	—	—
21	150	2,496	397	344	3,002	235	—	- nil -	189	- nil.
22	575	4,638	2	130	4,436	334	—	—	—	—
23	—	6,767	—	693	7,279	181	—	—	—	—
24	2,400	9,242	22	1,451	9,594	1,121	—	—	—	—
25	—	1,147	82	246	1,008	467	—	—	—	—
26	101,989	213,240	84,257	12,150	294,053	15,594	—	—	—	—
27	30	- nil -	- nil -	- nil -	- nil -	- nil -	- nil -	—	—	—
28	2,950	9,647	62	921	10,138	492	—	—	—	—
29	40	3,352	—	594	2,818	1,128	—	- nil -	249	- nil.
30	300	3,533	—	—	2,340	335	858	—	—	—
31	1,264	9,007	5	920	8,838	1,094	—	—	—	—
32	21,266	49,533	24,173	2,460	75,849	317	—	—	—	—
33	—	1,313	—	1	1,300	14	—	—	—	—
34	—	4,733	373	2,391	253	7,244	—	—	—	—
35	—	794	100	—	—	146	748	—	—	—
36	800	5,655	—	661	5,620	696	—	- nil -	- nil -	49
37	—	320	—	—	—	198	122	—	—	—
38	5,280	5,889	7,880	922	14,308	383	—	—	—	—

ABSTRACT of the Annual Accounts and Statements

Register Number.	Year when Incorporated.	NAME OF SOCIETY, AND CHIEF OFFICE OR PLACE OF MEETING.	Year of Society's Existence.	Date in 1901 to which Accounts are made up.	Total Number of Members.	Total Receipts during the last Financial Year.	
		LONDON--continued.				£.	
(I.D.) 571	1886	Fourth Grosvenor Mutual, 188, Ebury-street, Pimlico, S.W.	15th	31 Aug.	34	1,084	1
574	"	North London Terminable Mutual, 674, Holloway-road, Upper Holloway, N.	15th	31 Dec.	338	5,028	2
(I.D.) 575	"	United Legal, Devereux-buildings, Devereux-court, Essex-street, W.C.	14th	10 Feb.	111	2,647	3
576	"	General Thrift Permanent, St. John's Institute, 623, Holloway-road, Upper Holloway, N.	15th	31 Dec.	180	6,232	4
577	1887	Third East Central Martin Mutual, 70, Leman-street, Whitechapel, E.	14th	31 Jan.	146	2,899	5
578	"	Great Northern 841st Starr-Bowkett, Bingfield-street School-room, Caledonian-road, N.	14th	31 Jan.	90	804	6
581	"	Second Clissold Mutual, Raleigh Memorial Church Schools, Albion-road, Stoke Newington, N.	14th	31 May	356	5,863	7
584	"	Belsize, Kilburn, and Hampstead Permanent, 12, High-road, Kilburn, N.W.	14th	31 Aug.	219	5,556	8
(a) (O.D.) 586	1880	Richmond Permanent, 18, Bloomsbury-street, W.C.	—	—	—	—	9
587	1887	New Civil Service Mutual, 5, Craig's-court, Charing Cross, S.W.	14th	31 Dec.	225	4,568	10
588	"	St. Katherine, Latimer School-room, Bridge-street, Mile End, E.	14th	30 Nov.	128	2,113	11
589	"	Eleventh Rotherhithe Operatives', Mr. F. J. Bisley's Sale-room, Union-road, Rotherhithe, S.E.	14th	9 Nov.	49	2,709	12
591	"	Tenth Rotherhithe Operatives', St. Mary's School-room, Lower-road, Rotherhithe, S.E.	14th	12 Dec.	34	2,841	13
592	"	City and Northern Permanent, 68, Aldermanbury, E.C.	14th	31 Dec.	32	1,049	14
594	1888	Second Mildmay District Mutual, Conference Hall Office, Mildmay Park, N.	13th	31 Jan.	119	4,511	15
595	"	Second Bethnal Green 890th Starr-Bowkett, Rev. Harvey Smith's Baptist Chapel, Bethnal-green-road, N.E.	13th	28 Jan.	356	1,479	16
599	"	Third Woolwich and District 892nd Starr-Bowkett, 4, Cross-street, Woolwich.	13th	31 Mar	187	1,404	17
602	"	West Southwark Ballot and Sale, 190, Blackfriars-road, S.E.	12th	8 Jan.	238	7,468	18
604	"	Second Bryanston-square 891st Starr-Bowkett, 7, Wyndham-place, Bryanston-square, W.	13th	30 April	255	3,063	19
606	"	Eighth Western Equitable, 13, Soho-square, W.	14th	31 Dec.	53	3,263	20
(T.D.) 607	"	Third St. Mark's, Prince Albert Tavern, Wharfedale-road, King's Cross, N.	13th	8 May	18	741	21
610	"	Borough of Westminster Ballot and Sale Mutual, 75, Page-street, Westminster, S.W.	13th	3 June	108	2,968	22
614	"	Third Petersburgh Mutual, United Methodist Free Church School-room, Queen's-road, Bayswater, W.	13th	31 Oct.	99	2,073	23
615	"	Second City and Commercial Mutual, 9, Mincing-lane, Fenchurch-street, E.C.	13th	31 Dec.	18	326	24
616	"	East Marylebone Mutual Permanent, 67, Weymouth-street, W.	13th	30 Sept.	156	4,673	25
617	"	Third Bon & Fide, St. Leonard's Hall, St. Leonard-street, Pimlico, S.W.	13th	12 Nov.	280	4,598	26
619	1889	United Beneficial and Moorgate, 32, Jewry-street, Aldgate, E.C.	12th	31 Jan.	97	5,742	27
620	"	Third Pimlico and Westminster Mutual, St. Leonard's Institute, St. Leonard-street, Pimlico, S.W.	12th	20 Feb.	99	2,209	28
(I.D.) 621	"	St. John's, Chelsea, Second Mutual, St. John's Mission Hall, Dartrey-road, Chelsea, S.W.	12th	4 Feb.	48	1,203	29
622	"	Streatham Common Beehive Mutual, Beehive Inn, Streatham Common, S.W.	12th	20 April	104	1,162	30
623	"	County of London Mutual, 338, City-road, E.C.	12th	30 April	52	2,024	31
624	"	Woolwich and Plumstead Perfect Thrift, Duke of Connaught Coffee Tavern, New-road, Woolwich.	12th	31 Jan.	191	845	32
627	"	Second Law Clerks Mutual, 3, King's Bench Walk, E.C.	12th	30 April	101	2,320	33
628	"	Fifth Perseverance Clapham and Brixton Ballot and Sale, 63B, High-street, Clapham, S.W.	12th	17 May	235	2,012	34
629	"	Second Royal Equitable, 521, Commercial-road East, E.	12th	31 May	207	2,738	35
630	"	Second London Stanhope Mutual, St. George, Hanover-square, Infant School, Gilbert-street, Grosvenor-square, W.	12th	18 April	315	5,390	36
631	"	Three per Cent. Mutual, No. 2, 66, High-street, Whitechapel, E.	12th	20 Aug.	52	1,058	37

of Building Societies, for the Year 1901—*continued*.

	Amount Advanced on Mortgage during the Year.	Liabilities.		Undivided Profit.	Assets.		Balance Deficit (if any).	Schedule.		
		To Holders of Shares.	To Depositors and other Creditors.		Balance due on Mortgage Securities (not including Prospective Interest).	Other Assets.		Part I. Column 6.	Part II. Column 9.	Part III. Column 7.
	£	£.	£.	£.	£.	£.	£.	£.	£.	£.
1	—	1,737	—	343	2,051	29	—	—	—	—
2	3,700	13,858	397	1,373	14,158	1,470	—	—	—	—
3	500	10,150	51	1,761	11,361	601	—	—	—	—
4	3,235	8,664	4,201	239	12,902	202	—	—	—	—
5	200	10,127	—	1,684	10,435	1,326	—	—	—	—
6	—	2,923	—	184	2,413	694	—	—	—	—
7	2,415	17,394	3	968	16,427	1,938	—	—	—	—
8	3,475	13,251	1,867	110	14,401	827	—	—	—	—
9	—	—	—	—	—	—	—	—	—	—
10	5,115	12,642	2,551	1,954	17,035	112	—	—	—	—
11	1,600	7,925	—	499	7,743	681	—	—	—	—
12	—	—	430	1,873	2,170	133	—	—	—	—
13	—	—	303	662	939	26	—	—	—	—
14	300	1,634	763	22	2,253	166	—	—	—	—
15	3,525	12,531	—	2,154	14,410	275	—	—	—	—
16	685	3,203	—	—	2,177	526	500	—	—	—
17	1,260	5,639	—	628	5,847	440	—	—	—	—
18	2,000	7,011	2,822	350	9,611	572	—	—	—	—
19	1,600	9,313	—	483	8,239	1,557	—	nil	37	nil
20	3,400	12,002	—	—	10,884	951	167	—	—	—
21	—	—	—	249	203	46	—	—	—	—
22	1,741	7,444	—	177	7,228	393	—	—	—	—
23	1,200	8,548	106	629	8,452	831	—	—	—	—
24	—	267	—	350	281	336	—	—	—	—
25	3,336	12,720	1,200	261	13,552	629	—	—	—	—
26	2,037	11,117	—	1,425	11,379	1,163	—	—	—	—
27	6,400	24,550	30	1,431	24,578	1,483	—	—	—	—
28	550	3,388	—	190	2,930	648	—	—	—	—
29	—	2,303	—	93	1,588	814	—	—	—	—
30	250	2,952	58	178	2,018	1,170	—	—	—	—
31	2,000	4,589	511	664	5,147	317	—	—	—	—
32	200	3,478	—	—	2,735	625	118	—	—	—
33	1,250	10,793	—	185	9,779	1,199	—	—	—	—
34	750	3,356	4	—	2,856	503	1	—	—	—
35	2,620	8,513	80	365	7,443	1,515	—	—	—	—
36	3,660	14,760	—	729	14,482	1,077	—	—	—	—
37	—	3,696	94	581	4,244	127	—	—	—	—

ABSTRACT of the Annual Accounts and Statements

Register Number.	Year when Incorporated.	NAME OF SOCIETY, AND CHIEF OFFICE OR PLACE OF MEETING.	Year of Society's Existence.	Date in 1901 to which Accounts are made up.	Total Number of Members.	Total Receipts during the last Financial Year.	
		LONDON—continued.				£.	
632	1889	Northern Ballot and Sale, 280 and 282, Holloway-road, Holloway, N.	12th	11 Aug.	179	1,814	1
633	"	Walham Green Eclipse Ballot, Lockhart's Cocoa Rooms, Walham-green, S.W.	12th	31 Oct.	427	2,254	2
(I.D.) 634	"	South Eastern (Peckham, Dulwich, and Camberwell) Terminable, 3, Church-street, Camberwell, S.E.	12th	22 Oct.	47	63	3
635	"	Second Fulham District Mutual, Bank Buildings, Broadway, Walham Green, S.W.	12th	31 Dec.	136	1,109	4
636	"	First Amhurst, 223, Seven Sisters-road, Holloway, N.	12th	31 Dec.	189	1,975	5
637	"	Fifth City Central, 59, London Wall, E.C. - -	12th	31 Dec.	295	7,271	6
638	1890	Second Aldgate Mutual, 8, Duke-street, Aldgate, E.C.	11th	31 Jan.	141	5,304	7
639	"	Lombardian, No. 13, Guildhall Coffee-house, Gresham-street, Lothbury, E.C.	11th	14 May	46	2,907	8
640	"	Eleventh Independent, 16, King street, Cheapside, E.C.	11th	31 Mar.	26	8,916	9
641	"	Constantinople Mutual, Chapel-place, 31, Poultry, E.C.	13th	31 Dec.	176	8,561	10
642	"	Second Chelsea and Kensington, Coleherne Hotel, Richmond-road, Earl's-court, S.W.	11th	14 June	233	5,297	11
643	"	Twelfth Rotherhithe Operatives, 60, Union-road, Rotherhithe, S.E.	11th	24 Sept.	94	8,277	12
644	"	Society of Equality, No. 14, 341, Goswell-road, E.C.	11th	7 Oct.	72	1,324	13
645	"	Metropole Permanent, 74, Camden-road, Camden Town, N.W.	11th	30 Sept.	154	6,600	14
647	"	West Hampstead Mutual, 199, West End-lane, Kilburn, N.W.	11th	31 Dec.	276	3,208	15
648	"	Fifth Grosvenor Mutual, 188, Ebury-street, Pimlico, S.W.	11th	31 Dec.	163	4,171	16
(I.D.) 649	1891	Third Battersea Mutual, Orkney-street School-room, Battersea, S.W.	11th	31 Dec.	23	569	17
651	"	Second Plimsoll Mutual, 167, East India Dock-road, Poplar, E.	10th	30 April	117	986	18
652	"	New County of London, 4, St. Ann's Chambers, Broadway, Ludgate-hill, E.C.	10th	31 Mar.	64	468	19
653	"	Royal Liver Employees, 53, Borough High-street, S.E.	10th	30 June	22	2,407	20
654	"	Surrey Commercial Docks, Surrey Commercial Dock Company's Club and Institute, Lower-road, Rotherhithe, S.E.	10th	19 July	83	3,414	21
655	"	Eastern Equitable, 93, Gore-road, South Hackney, N.E.	10th	31 Dec.	18	36	22
657	1892	Metropolitan Provident Permanent, 10, Walbrook, Mansion House, E.C.	10th	31 Dec.	46	19,954	23
658	"	Tower Hamlets Reliance Permanent, Congregational Schools, Burdett-road, E.	10th	31 Oct.	26	204	24
659	"	Seventh Provident (City and General) Mutual, 16, Devonshire-square, E.C.	9th	28 Feb.	198	3,979	25
660	"	Wharfedale, Prince Albert Tavern, Wharfedale-road, King's Cross, N.	9th	27 Jan.	43	2,415	26
661	"	Second Inland Revenue, Somerset House, Strand, W.C.	9th	30 April	150	5,383	27
662	"	Third Reform Ballot and Sale Mutual, Westminster Arms, Page-street, Westminster, S.W.	9th	8 May	190	2,627	28
664	"	City Boundary Mutual, Holborn Town Hall, Gray's Inn-road, W.C.	9th	31 Dec.	254	6,966	29
665	"	Second Bishopsgate Mutual, 8, Duke-street, Aldgate, E.C.	7th	31 Dec.	154	3,723	30
666	"	James M'Donald, 70, Leman-street, Whitechapel, E.	9th	31 July	188	3,853	31
667	"	Second Rock Union Mutual, 234A, Old-street, E.C.	9th	30 Sept.	189	3,822	32
668	"	Haverstock and District Co-operative Terminable, Mission Hall, Grafton-terrace, Malden-road, Prince of Wales-road, N.W.	9th	31 Aug.	199	1,783	33
669	"	Fourteenth Rotherhithe, National Schools, Lower-road, Rotherhithe, S.E.	9th	31 Oct.	82	3,509	34
670	"	Second St Paul's Bowkett, Aldersgate School-room, 181, Aldersgate-street, E.C.	9th	31 Dec.	219	3,064	35
671	"	Metropolitan United Permanent, 15, Finsbury-circus, E.C.	9th	16 Dec.	37	4,178	36
673	1893	Lockhart Employees and General, 8, Paul-street, Finsbury, E.C.	8th	31 Mar.	392	2,017	37
674	"	Nineteenth Pimlico, 50, Sussex-street, Pimlico, S.W.	8th	10 April	15	802	38

of Building Societies, for the Year 1901—*continued.*

	Amount Advanced on Mortgage during the Year.	Liabilities.		Undivided Profit.	Assets.		Balance Deficit (if any).	Schedule.		
		To Holders of Shares.	To Depositors and other Creditors.		Balance due on Mortgage Securities (not including Prospective Interest).	Other Assets.		Part I. Column 6.	Part II. Column 9.	Part III. Column 7.
	£.	£.	£.	£.	£.	£.	£.	£.	£.	£.
1	1,500	6,634	40	471	6,836	309	--	--	--	--
2	1,668	5,314	—	701	5,274	741	—	—	—	—
3	—	542	2	—	415	129	—	—	—	—
4	800	4,010	—	103	3,901	212	—	—	—	—
5	1,580	9,546	125	481	9,009	1,143	—	—	—	—
6	3,310	18,491	1	1,106	18,134	1,464	—	—	—	—
7	3,500	24,220	1	902	21,647	3,476	—	—	—	—
8	—	2,082	—	567	2,331	318	—	—	—	—
9	3,000	10,740	—	—	9,903	837	—	— nil —	592	— nil.
10	4,889	18,472	51	1,399	15,814	4,108	—	—	—	—
11	2,450	14,074	102	733	14,308	601	—	—	—	—
12	4,907	3,262	6,760	2,629	12,099	552	—	—	—	—
13	—	3,837	—	1,553	877	4,513	—	—	—	—
14	3,455	6,578	3,789	423	10,642	148	—	—	—	—
15	2,170	5,999	2,861	783	9,470	173	—	—	—	—
16	2,700	10,905	—	448	10,456	897	—	—	—	—
17	—	816	—	82	871	27	—	—	—	—
18	1,100	3,447	—	—	3,067	270	110	—	—	—
19	300	2,201	3	33	1,684	553	—	—	—	—
20	1,690	235	5,945	2,904	8,811	273	—	—	—	—
21	1,625	5,091	4,855	1,997	11,386	557	—	—	—	—
22	—	232	—	13	—	245	—	—	—	—
23	14,247	5,564	8,004	1,783	14,773	578	—	—	—	—
24	—	1,039	64	282	1,141	244	—	— nil —	915	— nil.
25	3,150	12,903	—	323	13,077	149	—	—	—	—
26	2,400	3,915	—	92	3,989	18	—	—	—	—
27	5,075	17,587	—	2,511	18,074	2,024	—	—	—	—
28	1,633	7,330	—	147	7,282	195	—	—	—	—
29	5,080	10,911	3,898	384	15,052	136	—	—	—	—
30	5,000	10,640	—	179	8,259	2,560	—	—	—	—
31	2,000	10,880	263	538	8,019	3,662	—	—	—	—
32	2,715	14,085	—	1,166	13,061	2,190	—	—	—	—
33	2,127	4,948	163	271	5,158	224	—	—	—	—
34	2,275	6,023	6,450	1,588	13,292	769	—	—	—	—
35	2,000	11,634	—	809	11,641	802	—	—	—	—
36	2,355	2,519	1,884	325	4,694	34	—	—	—	—
37	923	6,808	24	—	5,374	1,392	66	— nil —	— nil —	702
38	—	948	824	19	1,608	183	—	—	—	—

ABSTRACT of the Annual Accounts and Statements

Register Number.	Year when Incorporated.	NAME OF SOCIETY. AND CHIEF OFFICE OR PLACE OF MEETING.	Year of Society's Existence.	Date in 1901 to which Accounts are made up.	Total Number of Members.	Total Receipts during the last Financial Year.	
		LONDON—continued.				£.	
675	1893	Society of Equality, No. 15, 341, Goswell-road, E.C.	8th	26 Aug.	85	2,824	1
676	"	West Hampstead 1,005th Starr - Bowkett, Emmanuel Schools, Mill-lane, West End, Kilburn, N.W.	9th	31 July	105	598	2
677	"	Second Chandos Mutual, 34, New Bridge-street, Blackfriars, E.C.	8th	31 Dec.	688	7,990	3
678	"	Second Home Counties Equitable, 21, Lime-street, Fenchurch-street, E.C.	8th	30 Nov.	81	3,507	4
679	"	New Standard, 32, Jewry-street, Aldgate, E.C.	8th	31 Dec.	107	4,153	5
680	1894	Twelfth Independent, 16, King-street, Cheapside, E.C.	7th	6 Feb.	31	2,650	6
681	"	Twelfth Bow and Bromley, 94, Bow-road, Bow, E.	7th	31 Mar.	108	2,663	7
682	"	Hercules Ballot and Sale, St. Katharine's Hall, Leadenhall-street, E.C.	7th	31 Mar.	232	955	8
683	"	Second Eastern Excelsior Mutual, 167, East India Dock-road, E.	7th	30 June	68	1,330	9
684	"	Ninth Western Equitable, 13, Soho-square, W.	7th	30 June	108	2,882	10
685	"	Chelsea and District Mutual, Mission Hall, Dartrey-road, Chelsea, S.W.	7th	31 May	365	2,684	11
686	"	New Little Chelsea and West Brompton Mutual, Somerset Arms Inn, Fulham-road, West Brompton, S.W.	7th	7 Oct.	245	5,304	12
687	"	Fourth St. Stephen's Improved, St. Stephen's Mission Room, East India Dock-road, E.	7th	31 Dec.	218	2,787	13
689	1895	Third Bermondsey Operatives, 55, Lower-road, Rotherhithe, S.E.	7th	31 Dec.	60	2,977	14
690	"	Second Friends of Trade Mutual, 14, Mansfield-street, Kingsland-road, N.E.	6th	31 Dec.	86	871	15
691	1896	Fifteenth Rotherhithe Operatives', 80, Union-road, Rotherhithe, S.E.	6th	31 Dec.	164	8,925	16
692	"	Twentieth Pimlico, 50, Sussex-street, Pimlico, S.W.	6th	31 Dec.	26	3,362	17
693	"	Fourth Post Office Mutual, 181, Queen Victoria-street, E.C.	6th	31 Dec.	1,000	23,008	18
694	"	Lombardian, No. 14, Guildhall Coffee House, Gresham-street, Lothbury, E.C.	6th	31 Dec.	182	9,129	19
695	"	Our Jubilee, Prince Albert Tavern, Wharfedale-road, King's Cross, N.	5th	31 Dec.	57	1,262	20
696	1897	Thirteenth Bow and Bromley, 94, Bow-road, Bow, E.	5th	31 Dec.	114	4,940	21
698	"	Second Royal Liver, 53, Borough High-street, S.E.	5th	31 Dec.	47	6,278	22
699	1896	Penge Perseverance Permanent, 44, Station-road, Anerley, S.E.	34th	30 June	452	7,826	23
700	1897	Watling Street Mutual, 60, Watling-street, St. Paul's, E.C.	4th	31 Dec.	91	2,536	24
701	1898	Fourth Bermondsey Operatives, St. James' Mission School, Spa-road, Bermondsey, S.E.	4th	31 Dec.	142	11,155	25
702	"	Sixteenth Rotherhithe Operatives, St. Mary's National Schools, Lower-road, Rotherhithe, S.E.	3rd	31 Dec.	229	6,628	26
703	1881	Eleventh Commercial Mutual, 66, High-street, Whitechapel, E.	20th	15 Oct.	26	1,036	27
(I.D.) 704	1883	Erith and District 597th Starr-Bowkett, 6, Laurence Pountney-hill, E.C.	18th	30 Sept.	256	nil	28
(I.D.) 705	1884	Richmond Ballot and Sale Mutual, 115, Oakhill-road, Putney, S.W.	17th	15 July	119	24	29
706	1899	Lambeth Prudential, Hawkstone Hall Rooms, Westminster Bridge-road, S.E.	3rd	31 Dec.	163	2,018	30
708	"	Shepherd's Bush and General, 22, Ellerslie-road, Shepherd's Bush, W.	2nd	31 Dec.	20	156	31
709	"	Fourteenth Bow and Bromley, 94, Bow-road, E.	2nd	31 Dec.	173	5,407	32
710	1900	Fifth Bermondsey, St. James' Mission Room, St. James-road, Bermondsey, S.E.	2nd	31 Dec.	130	3,829	33
711	"	Lombardian, No. 15, Guildhall Coffee House, Gresham-street, E.C.	2nd	31 Dec.	200	42,462	34
712	"	Second Civil Service Mutual, 5, Craig's-court, Charing Cross, S.W.	1st	31 Dec.	405	4,063	35
713	"	Seventeenth Rotherhithe, Bisley and Sons' Sale Room, 80, Union-road, Rotherhithe, S.E.	1st	31 Dec.	188	5,693	36
(a) 714	1901	New Century Collecting, 37, New-road, Commercial-road, E.	--	--	--	--	37
(a) 715	"	Eighteenth Rotherhithe, St. Mary's Schoolroom, Lower-road, Rotherhithe, S.E.	--	--	--	--	38
			Total -		111,901	5,266,233	39

of Building Societies, for the Year 1901—*continued.*

	Amount Advanced on Mortgage during the Year.	Liabilities.		Undivided Profit.	Assets.		Balance Deficit (if any).	Schedule.		
		To Holders of Shares.	To Depositors and other Creditors.		Balance due on Mortgage Securities (not including Prospective Interest).	Other Assets.		Part I. Column 6.	Part II. Column 9.	Part III. Column 7.
	£.	£.	£.	£.	£.	£.	£.	£.	£.	£.
1	100	5,452	2,516	378	7,763	583	—	—	—	—
2	460	2,058	3	—	1,709	273	79	—	—	—
3	4,875	22,463	18	1,195	23,135	541	—	—	—	—
4	3,000	13,314	37	217	13,204	364	—	—	—	—
5	6,450	14,942	41	506	14,845	644	—	—	—	—
6	2,100	5,488	—	—	4,897	591	—	—	—	—
7	800	3,458	1,500	4,917	8,308	1,567	—	—	—	—
8	820	2,268	131	122	2,406	115	—	—	—	—
9	700	4,630	—	9	4,528	111	—	—	—	—
10	1,700	9,664	—	—	8,392	943	329	—	—	—
11	1,900	7,959	10	103	6,663	1,409	—	—	—	—
12	3,020	16,229	2	326	15,488	1,069	—	—	—	—
13	1,200	9,133	—	930	8,467	1,596	—	—	—	—
14	2,015	3,173	8,160	1,018	12,153	198	—	—	—	—
15	700	1,212	393	12	1,613	4	—	—	—	—
16	7,735	9,824	11,373	2,277	23,441	33	—	—	—	—
17	464	2,587	3,606	316	6,351	158	—	—	—	—
18	14,996	31,701	23,095	2,709	57,209	296	—	—	—	—
19	2,215	16,614	1,750	1,298	19,236	426	—	—	—	—
20	1,200	3,334	—	—	3,157	89	88	—	—	—
21	2,500	2,616	5,900	1,860	10,143	233	—	—	—	—
22	4,972	2,586	10,083	1,526	14,097	98	—	—	—	—
23	5,800	15,896	2,798	1,489	19,174	1,009	—	nil	100	166
24	1,580	3,860	636	159	4,615	40	—	—	—	—
25	7,345	6,261	13,155	1,385	20,543	258	—	—	—	—
26	6,727	9,381	4,850	1,296	15,516	11	—	—	—	—
27	—	1,315	12	109	1,384	52	—	—	—	—
28	—	1,193	29	—	—	29	1,193	—	—	—
29	—	—	—	69	53	16	—	—	—	—
30	950	1,777	900	10	2,094	593	—	—	—	—
31	150	730	5	—	638	44	53	—	—	—
32	4,850	3,131	4,750	310	8,006	185	—	—	—	—
33	3,750	2,842	1,750	73	4,612	53	—	—	—	—
34	32,261	5,758	27,550	1,123	33,262	1,169	—	11,736	nil	nil
35	8,215	3,496	4,522	—	7,962	2	54	—	—	—
36	4,650	2,677	1,800	50	3,601	926	—	—	—	—
37	—	—	—	—	—	—	—	—	—	—
38	—	—	—	—	—	—	—	—	—	—
39	2,460,970	8,542,981	2,953,721	718,058	11,079,111	1,066,678	68,971	312,645	537,705	33,195

ABSTRACT of the Annual Accounts and Statements

Register Number.	Year when Incorporated.	NAME OF SOCIETY, AND CHIEF OFFICE OR PLACE OF MEETING.	Year of Society's Existence.	Date in 1901 to which Accounts are made up.	Total Number of Members.	Total Receipts during the last Financial Year.	
MIDDLESEX :							
1,155	1896	Uxbridge Permanent, Public Rooms, Uxbridge -	33rd	31 Dec.	108	2,210	1
1,263	1875	West Middlesex Permanent, 182, High-street, Acton, W.	29th	30 Sept.	125	3,346	2
1,320	"	Tottenham and Edmonton Permanent Investment, 664, High-road, Tottenham.	26th	28 Feb.	57	1,808	3
1,414	1877	South West Middlesex Mutual, Town Hall, Hounslow.	24th	31 Dec.	143	4,474	4
1,536	1880	Second Tottenham and Edmonton 300th Starr-Bowkett, Red House Coffee House, High-road, Tottenham.	21st	30 April	42	539	5
1,545	"	Enfield Independent Permanent, Enfield Town -	21st	31 Aug.	290	25,192	6
1,551	"	Royal Chase Permanent Investment, 1, Church-street, Enfield.	21st	31 Aug.	210	3,666	7
1,627	1882	Friern Barnet and New Southgate, District Council Offices, Beaconsfield-road, Friern Barnet, N.	19th	30 April	32	277	8
1,656	"	Cunningham Permanent, Cunningham House, High-street, Harrow.	19th	31 Oct.	712	49,697	9
1,670	"	Hounslow Amalgamated Permanent, Town Hall, Hounslow.	19th	31 Dec.	84	3,079	10
1,687	1883	Enfield and District 565th Starr - Bowkett, Lancaster Hall, Silver-street, Enfield.	18th	31 Mar.	180	1,935	11
(a) (I.D.) 1,707	"	Kilburn Park 612th Starr-Bowkett, St. Jude's Parochial Hall, Lancefield-street, Queen's Park, W.	—	—	—	—	12
1,717	"	Ealing and District Terminable, Auction Rooms, Railway-approach, Ealing, W.	18th	31 Aug.	102	726	13
1,747	1884	Harrow and Pinner 663rd Starr-Bowkett, Mission Room, Crown-street, Harrow.	17th	28 Feb.	119	1,737	14
1,762	"	Uxbridge and District 691st Starr-Bowkett, Church-walk, Hayes, Uxbridge.	17th	30 April	4	nil	15
(U.D.) 1,777	"	Third Euston 701st Starr-Bowkett, 120, Wightman-road, Harringay, N.	17th	31 July	31	120	16
1,807	1885	Hendon (Middlesex), District Council Offices, The Burroughs, Hendon, N.W.	16th	31 Jan.	169	4,349	17
(a) (C.D.) 1,854	1886	Ealing Division Mutual, 4, Waldeck-road, Ealing, W.	—	—	—	—	18
(I.D.) 1,860	1886	Second Uxbridge and District 830th Starr-Bowkett, Church-walk, Hayes, Uxbridge.	15th	31 Dec.	23	555	19
1,903	1888	Edmonton 887th Starr - Bowkett, Elm House, Upper Fore-street, Lower Edmonton.	13th	28 Feb.	80	195	20
(I.D.) 1,913	"	Brentford and District Hearth and Home, Auction Room, Market-place, Brentford.	13th	30 April	98	436	21
1,936	"	Middlesex Equitable, West Green Hall, West Green-road, N.	10th	31 Oct.	122	809	22
(C.D.) 1,957	1889	Second Bounds Green and Hornsey, Railway Hotel, Harringay, N.	12th	30 April	39	1,504	23
2,002	1891	Enfield 996th Starr-Bowkett, Lancaster Hall, Silver-street, Enfield.	10th	31 Jan.	103	572	24
2,052	1895	Harringay and Hornsey, Railway Hotel, Harringay, N.	7th	31 Dec.	59	1,368	25
2,067	1901	Second Harringay and Hornsey, Beaconsfield Hotel, Green-lanes, Harringay, N.	1st	31 Dec.	110	1,269	26
2,068	"	New Southgate and District Permanent, 5, Railway-terrace, Station-road, New Southgate, N.	1st	31 Dec.	53	926	27
2,069	"	Acton New Century, 225, High-street, Acton, W.	1st	31 Dec.	89	647	28
(a) 2,070	"	West Ealing New Century, 5, Castle-hill-parade, West Ealing, W.	—	—	—	—	29
					Total -	3,184	30
MONMOUTHSHIRE :							
21	1881	Monmouthshire and South Wales Permanent, 1, Friars Chambers, Dock-street, Newport.	32nd	30 April	706	34,446	31
29	1876	Newport, Pillgwenlly, and Maindee Permanent, Carlton Chambers, High-street, Newport.	26th	31 Dec.	nil	1,702	32
31	1880	Newport (Mon.) 315th Starr-Bowkett, 9, Tredegar-place, Newport.	21st	30 June	66	1,015	33
32	1881	Abergavenny and Monmouthshire Permanent, Market Street Chambers, Market-street, Abergavenny.	20th	30 Nov.	9	32	34
33	"	Second Newport (Mon.) and Pontypool and District 431st Starr-Bowkett, 9, Tredegar-place, Newport.	20th	31 Aug.	50	591	35
34	1882	Abertillery and District Starr-Bowkett, Portland House, Abertillery, R.S.O.	19th	30 June	93	522	36

of Building Societies, for the Year 1901—continued.

	Amount Advanced on Mortgage during the Year.	Liabilities.		Undivided Profit.	Assets.		Balance Deficit (if any).	Schedule.		
		To Holders of Shares.	To Depositors and other Creditors.		Balance due on Mortgage Securities (not including Prospective Interest).	Other Assets.		Part I. Column 6.	Part II. Column 9.	Part III. Column 7.
	£	£.	£.	£.	£.	£.	£.	£.	£.	£.
1	2,200	7,063	—	179	6,280	962	—	—	—	—
2	875	7,402	5,419	163	11,387	1,597	—	- nil -	5,372	- nil.
3	—	4,513	3,916	322	8,652	99	—	- nil -	5,441	- nil.
4	2,657	4,842	6,098	570	11,147	363	—	—	—	—
5	200	2,272	—	356	2,163	465	—	- nil -	275	- nil.
6	10,991	16,029	26,134	1,179	42,618	724	—	- nil -	983	- nil.
7	2,918	9,931	718	1,196	11,821	24	—	- nil -	3,768	- nil.
8	—	686	—	41	454	273	—	—	—	—
9	16,870	37,457	38,872	4,302	79,988	663	—	—	—	—
10	—	3,408	719	1,217	5,319	25	—	—	—	—
11	1,525	7,101	12	401	6,203	1,311	—	—	—	—
12	—	—	—	—	—	—	—	—	—	—
13	500	3,283	105	112	1,981	1,519	—	—	—	—
14	1,200	6,008	—	523	5,259	1,272	—	- nil -	638	- nil.
15	—	51	—	—	—	51	—	—	—	—
16	—	88	—	51	52	87	—	—	—	—
17	1,690	8,558	903	1,057	9,556	962	—	—	—	—
18	—	—	—	—	—	—	—	—	—	—
19	—	38	7	124	—	169	—	—	—	—
20	—	1,198	7	—	611	413	181	- nil -	181	- nil.
21	—	1,062	103	—	471	464	235	—	—	—
22	—	1,247	6	31	989	295	—	—	—	—
23	1,300	2,459	—	625	2,558	526	—	—	—	—
24	445	2,402	—	52	2,171	283	—	—	—	—
25	1,250	4,421	—	—	3,779	521	124	—	—	—
26	600	1,179	—	—	570	604	5	—	—	—
27	500	526	266	—	383	393	16	—	—	—
28	500	236	264	—	398	102	—	—	—	—
29	—	—	—	—	—	—	—	—	—	—
30	45,321	133,463	83,554	12,501	214,790	14,167	561	—	16,658	—
31	23,967	63,735	30,088	9,406	103,156	73	—	- nil -	6,950	- nil.
32	—	—	1,204	809	1,513	—	—	- nil -	1,313	- nil.
33	400	4,147	85	1,400	4,949	683	—	—	—	—
34	—	41	393	—	—	93	341	—	—	—
35	—	2,885	16	730	3,354	277	—	—	—	—
36	—	2,664	—	123	1,844	943	—	—	—	—

ABSTRACT of the Annual Accounts and Statements

Register Number.	Year when Incor- porated.	NAME OF SOCIETY, AND CHIEF OFFICE OR PLACE OF MEETING.	Year of Society's Existence.	Date in 1901 to which Accounts are made up.	Total Number of Members.	Total Receipts during the last Financial Year.		
MONMOUTHSHIRE—continued.						£.		
35	1882	Ebbw Vale, Tredegar and District 559th Starr-Bowkett, Emlyn Coffee Palace, Ebbw Vale, R.S.O.	19th	31 Dec.	137	1,276	1	
38	1884	Abercarn, Risca and District 653rd Starr-Bowkett, Cloch Gobaith, Abercarn, Newport.	17th	1 Mar.	48	142	2	
41	"	Abergavenny 679th Starr-Bowkett, 55A, Frogmore-street, Abergavenny.	17th	31 May	120	1,164	3	
42	"	Third Newport and Maindee 721st Starr-Bowkett, 9, Tredegar-place, Newport.	17th	31 Oct.	43	418	4	
45	1887	Monmouthshire Valleys Permanent, Bridge-street, Abercarn, Newport.	14th	31 May	10	173	5	
47	"	Second Abergavenny 872nd Starr-Bowkett, 55A, Frogmore-street, Abergavenny.	14th	31 Oct.	138	1,236	6	
49	1890	First Newport Model, Austin Friars Chambers, 26, Dock-street, Newport.	12th	31 Dec.	89	650	7	
52	1891	Pontypool Permanent, Town Hall, Pontypool	10th	31 Mar.	89	2,151	8	
53	1893	Third Abergavenny 1,007th Starr-Bowkett, 55A, Frogmore-street, Abergavenny.	9th	31 Dec.	167	813	9	
54	"	Ebbw Vale and District Perfect Thrift, Central Public Hall, Ebbw Vale, R.S.O.	8th	30 June	356	1,355	10	
56	1898	Western Valleys (Mon.) Permanent, Capital and Counties Bank, Victoria Buildings, Abercarn, Newport.	4th	31 Dec.	52	681	11	
					Total -	2,173	48,367	12
NORFOLK :								
13	1874	Norwich and East of England Permanent Mutual, 12, Chapel Field-gardens, Norwich.	53rd	31 Dec.	184	3,467	13	
21	1892	Thetford, Norfolk and Suffolk Mutual, 45, Earl-street, Thetford.	49th	30 April	202	3,718	14	
29	1875	Norwich and Norfolk Temperance and General Permanent, Queen-street, Norwich.	36th	31 July	434	8,211	15	
30	1874	Norfolk and Suffolk Permanent, Hall Quay Chambers, Great Yarmouth.	34th	31 Dec.	270	7,397	16	
32a	1881	King's Lynn and West Norfolk Permanent, Market Square Chambers, King's Lynn.	30th	30 Sept.	270	8,401	17	
34	1876	Norwich 186th Starr-Bowkett, 18, Princes-street, Norwich.	25th	6 May	72	1,755	18	
35	"	Great Yarmouth Temperance, 31, Regent-street, Great Yarmouth.	25th	30 Sept.	216	7,265	19	
36	"	Second Norwich 194th Starr-Bowkett, 18, Princes-street, Norwich.	25th	31 Oct.	45	1,755	20	
38	1878	Third Norwich and District 230th Starr-Bowkett, 18, Princes-street, Norwich.	23rd	30 April	75	1,868	21	
44	1884	Fifth Norwich 695th Starr-Bowkett, 1, Bank-street, Norwich.	17th	6 April	nil	65	22	
48	1890	King's Lynn Oddfellows' Mutual Aid, Oddfellows' Hall, Purfleet-street, King's Lynn.	12th	31 Dec.	40	248	23	
(I.D.) 49	1892	Cromer and District Mutual, Lecture Hall, Cross-street, Cromer.	9th	31 Dec.	130	948	24	
					Total -	1,938	45,098	25
NORTHAMPTONSHIRE :								
8	1896	Peterborough Provincial, 252, Lincoln-road, Peterborough.	41st	31 Dec.	406	7,445	26	
11	"	Kettering Permanent, Temperance Hall, Kettering.	32nd	31 Mar.	130	2,879	27	
12	"	Northampton 141st Starr-Bowkett, 35, Wood-street, Northampton.	30th	31 Dec.	122	1,603	28	
13	"	144th Starr-Bowkett, 35, Wood-street, Northampton.	29th	30 June	100	630	29	
14	1875	Third Northampton 176th Starr-Bowkett, 35, Wood-street, Northampton.	26th	31 Oct.	77	1,079	30	
15	1876	Wellingborough Investment and Ballot, Freeman's School House, Oxford-street, Wellingborough.	25th	30 Sept.	182	4,797	31	
16	1878	Fourth Northampton 236th Starr-Bowkett, 35, Wood-street, Northampton.	23rd	31 Aug.	79	843	32	
19	1879	Kettering 271st Starr-Bowkett, Dalkeith Chambers, Workhouse-lane, Kettering.	22nd	31 Oct.	59	797	33	

of Building Societies, for the Year 1901—*continued.*

	Amount Advanced on Mortgage during the Year.	Liabilities.		Undivided Profit.	Assets.		Balance Deficit (if any).	Schedule.		
		To Holders of Shares.	To Depositors and other Creditors.		Balance due on Mortgage Securities (not including Prospective Interest).	Other Assets.		Part I. Column 6.	Part II. Column 9.	Part III. Column 7.
	£.	£.	£.	£.	£.	£.	£.	£.	£.	£.
1	1,350	5,636	1	625	5,867	395	—	—	—	—
2	200	1,384	—	59	1,266	177	—	—	—	—
3	550	5,883	—	—	4,919	890	74	—	—	—
4	—	1,505	18	240	1,649	114	—	—	—	—
5	—	56	229	92	260	117	—	—	—	—
6	770	5,368	—	190	4,884	674	—	—	—	—
7	—	1,942	5	235	1,677	505	—	—	—	—
8	282	6,312	6	479	6,563	234	—	— nil —	310	— nil.
9	600	3,075	—	42	3,081	86	—	—	—	—
10	685	4,313	12	—	3,709	418	198	—	—	—
11	501	1,004	681	—	1,684	—	1	—	—	—
12	29,305	109,950	32,738	13,930	150,375	5,629	614	—	8,773	—
13	2,120	11,420	—	51	11,137	334	—	—	—	—
14	1,980	5,871	1	1,621	7,419	74	—	—	—	—
15	4,250	26,503	—	1,358	22,984	4,877	—	— nil —	4,739	2,000
16	7,825	7,757	7,371	1,430	16,544	14	—	—	—	—
17	3,179	8,190	5,366	662	13,425	793	—	— nil —	5	— nil.
18	100	5,402	—	—	4,863	533	6	—	—	—
19	3,850	7,919	8,997	110	15,890	1,186	—	—	—	—
20	—	3,561	—	92	1,976	1,677	—	—	—	—
21	1,760	7,963	—	515	7,781	697	—	—	—	—
22	—	— nil —	— nil —	— nil —	— nil —	— nil —	— nil —	—	—	—
23	50	340	24	74	336	102	—	—	—	—
24	800	3,843	—	64	3,897	10	—	—	—	—
25	25,914	88,769	21,759	5,977	106,252	10,247	6	—	4,744	2,000
26	3,375	11,250	13,557	1,984	25,510	1,281	—	—	—	—
27	2,034	6,583	600	50	6,721	512	—	— nil —	387	— nil.
28	—	2,322	—	359	2,367	314	—	—	—	—
29	—	660	—	271	870	61	—	—	—	—
30	200	6,825	—	596	6,541	880	—	— nil —	— nil —	344
31	4,400	11,141	8,922	695	20,756	2	—	—	—	—
32	740	5,821	160	—	5,220	608	153	—	—	—
33	800	3,805	—	1,543	5,286	112	—	—	—	—

ABSTRACT of the Annual Accounts and Statements

Register Number.	Year when Incor- porated.	NAME OF SOCIETY, AND CHIEF OFFICE OR PLACE OF MEETING.	Year of Society's Existence.	Date in 1901 to which Accounts are made up.	Total Number of Members.	Total Receipts during the last Financial Year.	
NORTHAMPTONSHIRE—continued.							
20	1883	Daventry and District Permanent, The Moot Hall, Daventry.	18th	31 Dec.		834	1
21	1884	Fifth Northampton 700th Starr-Bowkett, 35, Wood-street, Northampton.	17th	31 Mar.	68	697	2
2	"	First Peterborough Richmond, Oriel House, 19, New-road, Peterborough.	17th	30 April	177	3,444	3
25	1886	Rushden Richmond, Coffee Tavern, Rushden, R.S.O.	15th	31 Oct.	33	494	4
29	1887	Rushden and District Mutual Model, Coffee Tavern, Rushden, R.S.O.	14th	18 June	195	629	5
(I.D.) 30	"	Wellingborough Ballot and Sale Model, Freeman's School, Oxford Street, Wellingborough.	14th	5 July	99	479	6
35	1888	Northampton Conservative, 41, Abington-street, Northampton.	14th	31 Dec.	583	11,516	7
36	1889	First Peterborough Model, 7A, Long Causeway, Peterborough.	12th	22 July	216	1,366	8
39	1893	Northampton United Permanent, Whitworth Chambers, George-row, Northampton.	8th	30 Sept.	8	1,442	9
40	1897	City of Peterborough and District Permanent, Oriel House, 19, New-road, Peterborough.	4th	31 Dec.	57	2,083	10
Total -					2,666	43,057	11
NORTHUMBERLAND :							
47	1875	Northern Counties Permanent, 2, Market-street, Newcastle-on-Tyne.	51st	8 Nov.	2,210	115,547	12
49	1874	Crown, 71, Westgate-road, Newcastle-on-Tyne -	50th	31 Dec.	440	16,857	13
55	1882	Elswick Permanent, Mechanics' Institute, Scotswood-road, Newcastle-on-Tyne.	41st	19 Oct.	260	6,520	14
59	1875	Crown Permanent, 52, Dean-street, Newcastle-on-Tyne.	48th	31 Dec.	268	11,320	15
62	"	Newcastle and Gateshead Permanent, 71, Westgate-road, Newcastle-on-Tyne.	47th	31 Jan.	82	3,171	16
71	1880	Tynemouth Permanent, 15, Camden-street, North Shields.	46th	27 Aug.	453	21,294	17
84	1883	North Northumberland, Lumsden's-lane, Market-place, Morpeth.	40th	5 April	145	5,984	18
85	1875	Walker, Wallsend, and Willington Permanent, Café, Wallsend, R.S.O.	40th	30 April	190	3,955	19
87	"	Newcastle-on-Tyne Permanent, 18, Grainger-street, Newcastle-on-Tyne.	40th	11 Nov.	841	97,478	20
88	1875	Sun, 71, Westgate-road, Newcastle-on-Tyne -	40th	31 Dec.	88	4,915	21
91	1889	Second Tyneside and Northern District Permanent, 1, Newgate-street, Newcastle-on-Tyne.	39th	28 Feb.	59	4,415	22
94	1875	Exchange, 1858, 71, Westgate-road, Newcastle-on-Tyne.	43rd	31 May	148	7,852	23
98	1876	Royal Permanent, Victoria Chambers, 21, Grainger-street West, Newcastle-on-Tyne.	38th	31 May	54	56	24
100	1875	St. John, 71, Westgate-road, Newcastle-on-Tyne -	41st	30 Sept.	78	4,752	25
100a	1881	Prince of Wales Permanent, 1, Newgate-street, Newcastle-on-Tyne.	38th	20 May	202	17,034	26
101	1875	Grainger Permanent, 16, Market-street, Newcastle-on-Tyne.	38th	14 Oct.	656	74,210	27
103	1878	Universal Permanent, 13, Grey-street, Newcastle-on-Tyne.	37th	13 Jan.	606	39,977	28
108	1884	Newcastle Perpetual, Drury-lane Chambers, Mosley-street, Newcastle-on-Tyne.	37th	7 Oct.	19	2,035	29
112	1875	Percy, 6, Market-street, Newcastle-on-Tyne -	36th	30 June	570	28,935	30
114	1882	Town and County Permanent, 1, Dean-street, Newcastle-on-Tyne.	36th	28 June	12	924	31
117	1875	Star, 1860, 71, Westgate-road, Newcastle-on-Tyne	42nd	31 Dec.	78	3,922	32
119	"	General Permanent, 39, Saville-street, North Shields	35th	31 Mar.	279	25,562	33
121	"	Union Permanent, 86, Pilgrim-street, Newcastle-on-Tyne.	35th	13 May	86	16,577	34
124a	1896	St. Andrew's Permanent, 21, Pilgrim-street, Newcastle-on-Tyne.	34th	4 Nov.	467	43,898	35
128	"	Northumbria Permanent, 10, Bridge-street, Blyth	33rd	31 Mar.	320	9,433	36
130	1881	Rock Permanent, 59, Northumberland-street, Newcastle-on-Tyne.	37th	31 Dec.	449	66,939	37
131	1880	North Eastern Permanent, 10, Royal Arcade, Newcastle-on-Tyne.	32nd	31 Mar.	160	9,197	38

of Building Societies, for the Year 1901—*continued.*

	Amount Advanced on Mortgage during the Year.	Liabilities.		Undivided Profit.	Assets.		Balance Deficit (if any).	Schedule.		
		To Holders of Shares.	To Depositors and other Creditors.		Balance due on Mortgage Securities (not including Prospective Interest).	Other Assets.		Part I. Column 6.	Part II. Column 9.	Part III. Column 7.
	£.	£.	£.	£.	£.	£.	£.	£.	£.	£.
1	1,238	2,351	25	222	2,581	17	—	—	—	—
2	400	2,190	170	—	2,167	153	40	—	—	—
3	2,650	9,525	700	926	11,150	1	—	—	—	—
4	500	2,913	—	379	2,765	527	—	nil	nil	109
5	—	5,086	10	526	5,053	519	—	—	—	—
6	—	3,393	17	—	2,991	236	183	nil	327	nil.
7	6,263	19,933	11,305	1,980	33,168	—	—	—	—	—
8	368	8,123	—	768	7,605	1,286	—	—	—	—
9	—	18	—	37	—	55	—	—	—	—
10	1,098	3,268	3,300	—	6,486	69	13	—	—	—
11	24,066	105,157	38,766	10,286	147,187	6,633	389	—	714	453
12	56,805	297,431	38,168	13,307	346,396	2,510	—	25,065	2,685	nil.
13	8,980	45,140	176	3,897	47,491	1,722	—	—	—	—
14	2,047	20,699	—	2,743	20,089	3,353	—	—	—	—
15	6,402	31,968	—	3,401	34,391	978	—	—	—	—
16	1,810	6,760	42	192	6,859	135	—	—	—	—
17	10,106	41,400	—	1,230	41,279	1,351	—	nil	506	nil.
18	2,765	12,218	—	417	10,946	1,639	—	—	—	—
19	1,200	10,504	2,494	—	12,856	142	—	nil	1,944	nil.
20	60,289	250,796	11,494	17,081	278,356	1,015	—	40,421	nil	nil.
21	2,740	8,620	52	138	8,355	455	—	nil	410	nil.
22	1,499	7,987	—	284	6,600	1,671	—	nil	760	nil.
23	5,790	12,065	158	998	13,221	—	—	—	—	—
24	—	4,754	—	—	—	215	4,539	—	—	—
25	2,440	8,100	32	—	7,550	532	—	nil	626	nil.
26	8,810	23,210	3	993	23,484	722	—	nil	692	nil.
27	44,699	112,500	—	10,461	111,879	11,082	—	40,168	nil	nil.
28	12,799	136,697	—	11,952	147,513	1,136	—	26,333	nil	nil.
29	895	7,023	35	466	7,512	12	—	—	—	—
30	26,172	65,810	6,279	1,363	73,213	239	—	—	—	—
31	—	260	1,763	—	46	1,977	—	nil	46	nil.
32	3,400	8,307	53	947	9,003	304	—	—	—	—
33	11,556	66,415	219	763	64,969	2,428	—	nil	100	520
34	9,645	21,736	620	660	22,991	25	—	—	—	—
35	23,525	78,602	—	5,306	81,296	2,612	—	10,461	nil	96
36	2,924	32,023	13	1,044	32,632	448	—	nil	5,732	nil.
37	41,003	142,150	12	12,217	152,993	1,386	—	26,565	nil	105
38	8,305	21,981	919	3,238	26,113	25	—	nil	2,141	nil.

ABSTRACT of the Annual Accounts and Statements

Register Number.	Year when Incorporated.	NAME OF SOCIETY, AND CHIEF OFFICE OR PLACE OF MEETING.	Year of Society's Existence.	Date in 1901 to which Accounts are made up.	Total Number of Members.	Total Receipts during the last Financial Year.	
		NORTHUMBERLAND—continued.				£.	
135	1875	Royal Arcade Permanent, 12, Grey-street, Newcastle-on-Tyne.	31st	23 Feb.	612	40,644	1
137	1896	Hexham Permanent, Bank Chambers, Beaumont-street, Hexham.	31st	31 May	156	6,159	2
146	"	Haltwhistle Permanent, Town Hall, Haltwhistle, Carlisle.	29th	31 Dec.	81	1,699	3
147	"	Collingwood Permanent, 20, Collingwood-street, Newcastle-on-Tyne.	28th	15 Oct.	63	4,319	4
148	"	Blyth and Morpeth District Permanent, 1, Bridge-street, Blyth.	28th	10 Nov.	206	9,192	5
149	1875	Bedlingtonshire Permanent, 12, Market-place, Morpeth.	27th	14 Aug.	97	3,070	6
151	"	North Shields Permanent, 75, Howard-street, North Shields.	26th	31 Mar.	367	30,943	7
156	"	Northern Home Permanent, 1, Union Chambers, 32, Grainger-street West, Newcastle-on-Tyne.	26th	10 April	56	2,852	8
157	"	North Shields Standard Permanent, Howard-street, North Shields.	26th	4 Aug.	271	19,082	9
158	"	Newcastle Portland Permanent, 44, Dean-street, Newcastle-on-Tyne.	26th	19 Sept.	221	9,628	10
159	1876	Newcastle-on-Tyne Globe Permanent, 32, Grainger-street West, Newcastle-on-Tyne.	26th	31 Dec.	109	10,338	11
161	"	Tynemouth Eligible Permanent, 85 and 86, Howard-street, North Shields.	25th	31 Mar.	104	5,146	12
162	"	Armstrong Permanent, 50, Grey-street, Newcastle-on-Tyne.	25th	30 June	157	6,185	13
(I.D.) 164	1877	North Shields United Permanent, 85, Howard-street, North Shields.	24th	14 Nov.	48	509	14
167	1882	Newcastle-on-Tyne Imperial, Union Assurance-buildings, 40, Westgate-road, Newcastle-on-Tyne.	20th	31 Dec.	70	32,693	15
168	"	Newcastle-on-Tyne 489th Starr-Bowkett, 50, Grey-street, Newcastle-on-Tyne.	19th	8 Mar.	91	1,312	16
170	1883	City of Newcastle, 11, Pilgrim-street, Newcastle-on-Tyne.	18th	31 Dec.	131	5,923	17
171	1883	Borough of Tynemouth United Starr-Bowkett, 58, Bedford-street, North Shields.	18th	31 Oct.	286	4,413	18
172	1884	Walker and Byker Industrial Permanent, Mechanics' Institute, Walker, R.S.O.	18th	4 Nov.	65	2,651	19
173	"	Blyth 682nd Starr-Bowkett, Old Post Office, Bridge-street, Blyth.	17th	30 July	201	3,830	20
177	1887	Tynemouth Victoria Jubilee Permanent, 43, Howard-street, North Shields.	14th	9 Mar.	171	6,243	21
180	1888	Second Blyth 913th Starr-Bowkett, Old Post Office, Bridge-street, Blyth.	13th	30 June	268	2,209	22
182	"	First Byker and Heaton Perfect Thrift, 115, Shields-road, Byker, Newcastle-on-Tyne.	13th	25 Nov.	280	1,468	23
(a) (1) 184	1889	First Newcastle-on-Tyne Economic, 63, Grey-street, Newcastle-on-Tyne.	—	—	—	—	24
185	"	North Shields and District Peers' Economic, 101, Howard-street, North Shields.	13th	26 Dec.	174	1,466	25
187	"	Shields, Whitley, and District Amalgamated Model, 30, Howard-street, North Shields.	12th	27 April	271	1,013	26
192	"	Benwell and District Model, 14, Choppington-street, Newcastle-on-Tyne.	12th	28 Oct.	191	1,363	27
194	"	Heaton, Byker, and Elswick Model, 86, Shields-road, Byker, Newcastle-on-Tyne.	12th	31 Dec.	180	1,196	28
195	1890	North Shields, Tynemouth, and District Perfect Thrift, 97, Howard-street, North Shields.	11th	30 Sept.	69	207	29
197	1891	Blyth Second Model, Central Hall, Waterloo, Blyth.	11th	31 Dec.	157	643	30
198	"	Second Byker and Heaton Perfect Thrift, 2, Matthew-street, Byker, Newcastle-on-Tyne.	10th	27 Feb.	178	1,066	31
199	"	First Blyth and District Peers' Economic, Bridge-street, Blyth.	11th	31 Dec.	251	1,197	32
200	"	Newcastle-upon-Tyne West End Economic, 33, Normanton-terrace, Newcastle-on-Tyne.	10th	19 Jan.	216	1,139	33
208	1892	North Shields, Willington Quay and District Second Economic, 101, Howard-street, North Shields.	9th	27 May	350	1,942	34
210	"	Haltwhistle and District Economic, Main-street, Haltwhistle, Carlisle.	9th	22 Nov.	334	1,229	35
218	1895	North Shields Mercantile Permanent, 33, Saville-street, North Shields.	7th	31 Dec.	169	27,353	36
221	1896	Old Post Office Permanent, Old Post Office, Bridge-street, Blyth.	5th	31 Dec.	63	3,552	37
(a) 222	1901	Third North Shields, Willington Quay, and District Economic, 101, Howard-street, North Shields.	—	—	—	—	38
				Total	15,934	896,633	39

(1) This society has terminated (1902).

of Building Societies, for the Year 1901—*continued.*

	Amount Advanced on Mortgage during the Year.	Liabilities.		Undivided Profit.	Assets.		Balance Deficit (if any).	Schedule.		
		To Holders of Shares.	To Depositors and other Creditors.		Balance due on Mortgage Securities (not including Prospective Interest).	Other Assets.		Part I. Column 6.	Part II. Column 9.	Part III. Column 7.
	£.	£.	£.	£.	£.	£.	£.	£.	£.	£.
1	17,212	85,451	231	5,383	89,233	1,832	—	—	—	—
2	3,650	14,198	2,024	335	16,557	—	—	—	—	—
3	750	6,243	—	55	5,148	1,150	—	—	—	—
4	1,839	9,571	—	172	8,673	1,070	—	—	—	—
5	6,647	15,351	865	1,063	17,172	107	—	- nil -	- nil -	1,392
6	1,972	6,674	—	268	6,268	674	—	—	—	—
7	18,801	60,218	—	1,905	61,350	773	—	- nil -	3,281	- nil.
8	2,339	7,830	799	304	8,923	10	—	—	—	—
9	3,987	33,045	125	2,769	35,380	559	—	—	—	—
10	8,539	19,391	997	1,000	21,350	38	—	—	—	—
11	10,313	17,360	1,020	1,411	19,787	4	—	—	—	—
12	2,170	12,345	—	151	12,077	419	—	—	—	—
13	5,596	13,014	1,103	1,148	15,255	10	—	—	—	—
14	—	773	—	—	392	124	257	—	—	—
15	13,300	23,707	1,652	820	23,687	2,492	—	—	—	—
16	720	5,669	70	982	5,835	886	—	- nil -	- nil -	73
17	2,582	19,335	1,008	617	19,654	1,306	—	- nil -	- nil -	274
18	3,190	15,692	8	1,475	16,516	659	—	—	—	—
19	716	4,935	20	361	5,316	—	—	—	—	—
20	2,138	8,066	7,809	150	15,764	261	—	—	—	—
21	1,585	13,482	—	311	12,759	1,034	—	- nil -	453	- nil.
22	1,025	7,863	797	25	8,685	—	—	—	—	—
23	940	5,737	—	602	5,593	746	—	—	—	—
24	—	—	—	—	—	—	—	—	—	—
25	800	7,254	432	138	7,767	57	—	—	—	—
26	1,000	6,115	—	181	5,828	468	—	- nil -	249	- nil.
27	800	6,868	—	511	7,251	128	—	—	—	—
28	500	5,112	30	554	5,002	694	—	—	—	—
29	—	1,733	—	—	1,565	142	26	—	—	—
30	—	2,845	—	153	2,406	592	—	—	—	—
31	100	8,615	20	—	2,722	791	122	—	—	—
32	803	4,837	—	—	4,496	269	72	—	—	—
33	550	6,091	40	93	5,678	546	—	—	—	—
34	800	5,569	672	258	6,437	62	—	—	—	—
35	725	6,053	—	70	5,910	213	—	—	—	—
36	18,726	39,380	2,593	501	41,876	598	—	5,095	- nil -	- nil.
37	1,958	4,794	—	—	4,259	497	38	—	—	—
38	—	—	—	—	—	—	—	—	—	—
39	493,381	1,981,372	84,847	116,864	2,120,604	57,425	5,054	174,108	19,625	2,460

ABSTRACT of the Annual Accounts and Statements

Register Number.	Year when Incorporated.	NAME OF SOCIETY, AND CHIEF OFFICE OR PLACE OF MEETING.	Year of Society's Existence.	Date in 1901 to which Accounts are made up.	Total Number of Members.	Total Receipts during the last Financial Year.	
NOTTINGHAMSHIRE :							
2	1881	Nottingham Permanent, 29, Bridlesmith-gate, Nottingham.	51st	30 April	3,669	119,871	1
12	1893	Nottingham and Midland Counties Permanent, Berlin Chambers, Lister-gate, Nottingham.	47th	31 Mar.	116	3,654	2
24	1879	Newark-upon-Trent Permanent, 40, Barnby-gate, Newark.	33rd	31 Dec.	27	663	3
25	1875	Mansfield, Mechanics' Institute, Mansfield - -	32nd	31 Dec.	456	9,735	4
26	1896	Working Men's Mutual, Castle Hut Inn, Castle-road, Nottingham.	28th	31 Dec.	125	2,170	5
(C.D.) 26a	1887	Nottingham and Nottinghamshire Working Men's Mutual, New's House, St. James-street, Nottingham.	27th	30 April	34	120	6
27	1875	Basford Mutual, Tram Terminus Café, Radford-road, Old Basford, Nottingham.	27th	31 Dec.	130	2,560	7
29	1876	Hucknall Torkard Permanent, Public Hall, Hucknall Torkard, Nottingham.	25th	30 April	45	501	8
32	1877	Heathcote Mutual Permanent, People's Hall, Nottingham.	25th	31 Dec.	135	2,764	9
34	1880	Beeston Mutual Permanent, Church-street Board Schools, Beeston, Nottingham.	21st	12 Mar.	69	608	10
41	1882	Retford 556th Starr-Bowkett, Brook House, Balk-fields, Alma-road, Retford.	19th	31 Dec.	25	277	11
(I.D.) 44	1886	Nottingham Central, Belgrave Chambers, Goldsmith-street, Nottingham.	15th	30 June	—	— nil —	12
51	1891	Stapleford Model, Church Walk School, Stapleford, Nottingham.	10th	12 Oct.	219	1,127	13
53	1899	Amalgamated Society of Carpenters and Joiners, Nottingham, 25, Mona-road, West Bridgford, Nottingham.	3rd	31 Dec.	136	393	14
54	1901	Stapleford and Sandiacre Economic, Bridge-street, Sandiacre, Nottingham.	1st	31 Dec.	51	30	15
Total -					5,237	144,473	16
OXFORDSHIRE :							
8	1884	Henley-on-Thames and District 685th Starr-Bowkett, Coffee House, Market-place, Henley-on-Thames.	17th	31 Mar.	113	2,657	17
(C.D.) 10	1888	Oxford 935th Starr-Bowkett, Oxford Café, 4, Castle-street, Oxford.	13th	31 Dec.	2	126	18
11	"	Deddington, Heyford, and Aston Permanent, Mr. G. Coggins, Hudson-street, Deddington, Oxford.	13th	30 Nov.	3	27	19
12	1891	Oxford and District Perfect Thrift, St. Peter-le-Bailey Parochial Hall, New Inn Hall-street, Oxford.	10th	30 Nov.	330	1,423	20
Total					448	4,232	21
RUTLANDSHIRE :							
(I.D.) 2	1885	Rutland Richmond, High-street, Oakham - -	16th	31 Aug.	92	133	22
SHROPSHIRE :							
2	1875	Salop Town and County Permanent, 26A, St. John's-hill, Shrewsbury.	26th	31 Dec.	66	2,088	23
3	1882	Shrewsbury 502nd Starr-Bowkett, Working Men's Hall, Princess-street, Shrewsbury.	19th	31 Mar.	168	2,086	24
7	1885	First Shrewsbury Richmond, 8, St. Mary's-street, Shrewsbury.	15th	31 Dec.	34	311	25
8	"	Oswestry Richmond, 28, Oswald-road, Oswestry -	16th	31 May	76	1,089	26
10	1887	Ludlow and District 859th Starr-Bowkett, 137, Corve-street, Ludlow.	14th	31 May	87	782	27
11	1888	Permanent Salopian, Music Hall Buildings, The Square, Shrewsbury.	35th	30 June	106	4,527	28
12	1889	Whitchurch Model, Working Men's Hall, Castle-hill, Whitchurch.	12th	8 April	220	667	29
14	"	Shrewsbury Economic, 1, Pride Hill-chambers, Shrewsbury.	12th	8 Oct.	179	1,316	30
15	1891	Whixall and Wem Model, Undenominational School, Whixall, Whitchurch.	10th	5 Oct.	217	470	31
Total					1,153	13,336	32

of Building Societies, for the Year 1901—*continued.*

	Amount Advanced on Mortgage during the Year.	Liabilities.		Undivided Profit.	Assets.		Balance Deficit (if any).	Schedule.		
		To Holders of Shares.	To Depositors and other Creditors.		Balance due on Mortgage Securities (not including Prospective Interest).	Other Assets.		Part I. Column 6.	Part II. Column 9.	Part III. Column 7.
	£.	£.	£.	£.	£.	£.	£.	£.	£.	£.
1	54,210	236,803	38,540	11,511	259,665	27,189	—	27,062	1,270	— nil.
2	1,790	5,459	408	1,730	5,099	2,498	—	— nil	225	— nil.
3	—	981	—	367	268	1,080	—	—	—	—
4	10,095	27,934	7,031	1,681	35,615	1,031	—	—	—	—
5	770	5,167	120	1,576	6,678	185	—	—	—	—
6	—	1,286	—	741	1,819	208	—	—	—	—
7	1,122	1,818	11,535	260	13,417	196	—	—	—	—
8	280	1,019	—	98	1,080	37	—	—	—	—
9	1,530	8,898	—	5,158	13,819	237	—	—	—	—
10	—	2,758	—	107	2,680	185	—	—	—	—
11	788	1,692	—	37	1,366	363	—	—	—	—
12	—	448	8	—	—	250	206	—	—	—
13	1,100	5,362	1	668	5,442	589	—	—	—	—
14	600	875	—	32	730	177	—	—	—	—
15	—	22	—	5	—	27	—	—	—	—
16	72,285	300,522	57,643	23,971	347,678	34,252	206	27,062	1,495	—
17	1,485	11,729	—	865	11,542	1,052	—	—	—	—
18	—	1	—	4	—	5	—	—	—	—
19	—	—	66	95	161	—	—	—	—	—
20	1,935	6,649	62	49	6,652	108	—	—	—	—
21	3,420	18,379	128	1,013	18,355	1,165	—	—	—	—
22	—	1,351	—	—	1,310	6	35	—	—	—
23	920	2,579	2,965	499	5,217	826	—	— nil	— nil	1,415
24	2,100	9,890	—	187	9,845	232	—	—	—	—
25	200	2,065	—	134	1,595	604	—	— nil	— nil	306
26	1,050	5,627	—	820	5,611	836	—	—	—	—
27	—	1,897	—	145	1,439	603	—	—	—	—
28	1,027	9,023	—	616	8,954	685	—	—	—	—
29	300	3,809	1	470	4,025	255	—	—	—	—
30	300	5,612	9	367	5,440	548	—	—	—	—
31	305	2,659	1	110	2,273	497	—	—	—	—
32	6,202	43,161	2,976	3,348	44,399	5,086	—	—	—	1,721

ABSTRACT of the Annual Accounts and Statements

Register Number.	Year when Incorporated.	NAME OF SOCIETY, AND CHIEF OFFICE OR PLACE OF MEETING.	Year of Society's Existence.	Date in 1901 to which Accounts are made up.	Total Number of Members.	Total Receipts during the last Financial Year.	
SOMERSETSHIRE :						£.	
12	1875	Langport and Mid-Somerset, The Hill, Langport, R.S.O.	52nd	1 Mar.	452	6,362	1
16	1899	Bath, Somerset, Gloucester, and Wilts Permanent Mutual, 14, Bladud-buildings, Bath.	51st	28 Feb.	845	18,246	2
18	1900	Western Counties Permanent, 7, Hammet-street, Taunton.	50th	11 June	130	8,862	3
20	1884	Mutual Permanent, St. Mary-street, Bridgwater -	50th	31 Dec.	79	7,585	4
24	1877	Shepton Mallet Permanent, 12, Commercial-road, Shepton Mallet.	48th	31 Mar.	370	6,623	5
28	1896	Yeovil and Sherborne Permanent, 8, Prince-street, Yeovil.	45th	31 Dec.	126	1,425	6
29	1896	Wellington, Wiveliscombe, Milverton, and West of England Permanent, Wellington.	45th	31 Dec.	145	10,975	7
30	1883	Taunton and West of England Perpetual, 3, Hammet-street, Taunton.	44th	31 Aug.	590	28,851	8
31	1878	Frome Selwood Permanent, 21, King-street, Frome.	41st	30 Mar.	394	7,333	9
34	1896	West of England and South Wales Permanent, 10, Cornhill, Bridgwater.	36th	30 Sept.	132	2,770	10
35	1875	British Workman and General, 3, Wood-street, Bath.	35th	11 Dec.	577	21,008	11
36	1896	Equitable, 12, Hammet-street, Taunton - -	34th	23 Mar.	335	49,699	12
37	1895	Bath and County Conservative, 8, Broad-street, Bath.	32nd	28 Feb.	338	5,370	13
38	1893	Bath Liberal Permanent Mutual, 3, Paragon, Bath.	32nd	31 Dec.	926	15,205	14
(a) 41	1875	Bristol and Somerset Permanent, 6 and 7, St. Stephen-street, Bristol.	—	—	—	—	15
43	1878	Bath and District, 7, Abbey Chambers, York-street, Bath.	23rd	4 Feb.	76	546	16
45	1880	Crewkerne and District 310th Starr-Bowkett, Market-square, Crewkerne.	21st	30 June	80	685	17
(I.D.) 48	1881	Chard and District 456th Starr-Bowkett, Fore-street, Chard.	20th	30 Nov.	89	786	18
49	"	Second Crewkerne and Yeovil 465th Starr-Bowkett, Market-square, Crewkerne.	20th	31 Dec.	69	743	19
51	1883	Somerton, Street, and District 594th Starr-Bowkett, Town Hall, Somerton.	18th	31 May	219	2,968	20
55	1884	First Taunton 690th Starr-Bowkett, 10, Hammet-street, Taunton.	17th	7 Aug.	129	1,588	21
56	"	Third Crewkerne and Yeovil 703rd Starr-Bowkett, Market-square, Crewkerne.	17th	31 July	93	1,114	22
57	"	Weston-super-Mare 748th Starr-Bowkett, The Boulevard, Weston-super-Mare.	16th	31 Jan.	242	2,374	23
58	1885	Frome and District, Mechanics' Institute, Frome	16th	15 Mar.	62	528	24
60	"	Second Taunton 790th Starr-Bowkett, 10, Hammet-street, Taunton.	16th	16 July	95	1,458	25
62	1886	Third Taunton 818th Starr-Bowkett, 10, Hammet-street, Taunton.	15th	9 Sept.	147	1,257	26
63	1887	Second Weston-super-Mare and District 839th Starr-Bowkett, Boulevard Chambers, Weston-super-Mare.	15th	31 Dec.	302	2,217	27
65	1888	Fourth Taunton 905th Starr-Bowkett, 10, Hammet-street, Taunton.	13th	24 June	140	644	28
66	"	Minehead and District 906th Starr-Bowkett, Caprera House, The Avenue, Minehead, R.S.O.	13th	30 June	116	598	29
67	"	Wellington and District 921st Starr-Bowkett, Town-hall Chambers, Wellington.	13th	31 July	167	1,281	30
70	1889	Bridgwater Model, 6, King's-square, Bridgwater -	12th	26 Aug.	205	1,148	31
73	1891	City of Bath Perfect Thrift, 6, New King-street, Bath.	10th	30 April	381	1,930	32
(I.D.) 74	"	Second Chard and District 987th Starr-Bowkett, Fore-street, Chard.	10th	31 Mar.	280	497	33
75	1898	Third Frome and District, Mechanics' Institute, Frome.	4th	31 Dec.	84	643	34
Total					8,415	213,319	35

of Building Societies, for the Year 1901—*continued*.

	Amount Advanced on Mortgage during the Year.	Liabilities.		Undivided Profit.	Assets.		Balance Deficit (if any).	Schedule.		
		To Holders of Shares.	To Depositors and other Creditors.		Balance due on Mortgage Securities (not including Prospective Interest).	Other Assets.		Part I. Column 6.	Part II. Column 7.	Part III. Column 8.
	£.	£.	£.	£.	£.	£.	£.	£.	£.	£.
1	1,120	13,365	19,293	—	30,328	784	1,546	- nil -	13,530	359
2	10,743	26,552	8,506	1,159	35,237	980	—	- nil -	- nil -	154
3	5,010	3,115	20,305	5,274	23,389	305	—	- nil -	6,397	57
4	2,350	8,626	8,962	1,300	15,420	3,468	—	- nil -	1,375	- nil.
5	4,617	11,323	5,680	1,328	18,331	—	—	—	—	—
6	—	4,857	—	956	4,132	1,681	—	- nil -	991	95
7	1,995	17,738	108	553	17,914	485	—	—	—	—
8	17,625	42,958	45,139	4,143	92,091	149	—	- nil -	10,544	1,398
9	3,960	10,020	12,866	2,029	23,289	1,626	—	—	—	—
10	490	8,909	17	1,758	10,665	19	—	- nil -	950	- nil.
11	11,860	46,292	—	2,888	42,740	6,440	—	- nil -	889	- nil.
12	27,655	27,319	55,178	8,789	90,014	1,272	—	- nil -	5,468	1,936
13	2,352	13,753	431	684	14,854	14	—	- nil -	775	- nil.
14	9,081	38,661	4,728	2,171	43,935	1,625	—	—	—	—
15	—	—	—	—	—	—	—	—	—	—
16	128	2,753	—	612	3,303	62	—	- nil -	33	nil.
17	800	4,157	4	499	4,349	311	—	- nil -	1,384	- nil.
18	—	2,783	—	—	2,454	303	26	—	—	—
19	—	3,497	—	342	3,562	277	—	- nil -	- nil -	106
20	1,640	8,662	—	836	9,274	224	—	—	—	—
21	1,250	4,003	100	299	4,324	78	—	—	—	—
22	970	2,931	—	129	2,649	411	—	—	—	—
23	1,752	8,236	2	1,284	9,516	6	—	- nil -	- nil -	120
24	—	390	—	978	1,361	7	—	—	—	—
25	1,146	2,645	300	83	2,992	36	—	—	—	—
26	800	3,768	200	131	3,714	385	—	—	—	—
27	1,700	8,357	—	1,342	9,225	474	—	—	—	—
28	200	2,800	—	—	2,274	507	19	—	—	—
29	400	1,592	—	—	1,132	334	126	—	—	—
30	1,225	3,639	—	448	3,998	89	—	—	—	—
31	400	2,914	—	299	2,970	243	—	—	—	—
32	1,565	6,955	—	12	6,497	470	—	—	—	—
33	—	3,460	—	—	2,918	113	429	—	—	—
34	650	1,587	—	52	1,507	132	—	—	—	—
35	113,484	348,617	181,819	40,378	545,358	23,310	2,146	—	42,336	4,225

ABSTRACT of the Annual Accounts and Statements

Register Number.	Year when Incorporated.	NAME OF SOCIETY, AND CHIEF OFFICE OR PLACE OF MEETING.	Year of Society's Existence.	Date in 1901 to which Accounts are made up.	Total Number of Members.	Total Receipts during the last Financial Year.	
STAFFORDSHIRE :							
						£.	
23	1875	Wolverhampton Freeholders' Permanent, 79, Lichfield-street, Wolverhampton.	52nd	5 Aug.	652	32,346	1
31	1900	Willenhall, 2, New-road, Willenhall, Wolverhampton.	29th	30 June	28	422	2
39	1876	North Staffordshire Permanent £50, 7, Old Hall-street, Hanley.	51st	30 June	276	3,867	3
43	"	Newcastle-under-Lyme and District United, 2, Queen-street, Newcastle-under-Lyme.	51st	31 Dec.	179	2,982	4
47	1875	Newcastle-under-Lyme, 48, Ironmarket, Newcastle-under-Lyme.	51st	31 Dec.	165	2,750	5
54	1885	Burslem and Tunstall Permanent £50, Brick-house-street, Burslem.	50th	30 April	1,287	24,687	6
58	1886	Brierley Hill and Stourbridge Incorporated, 106, High-street, Brierley Hill.	50th	31 Dec.	217	2,963	7
60	1887	Tunstall, Goldenhill, Kidsgrove, and Talk-o'-th'-Hill £50 Permanent, Town Hall Chambers, Amicable-street, Tunstall, Stoke-on-Trent.	49th	31 May	640	13,536	8
61	1888	Wednesbury, 1, Russell-street, Wednesbury -	48th	2 Sept.	621	15,605	9
68	1890	Tamworth Permanent, Town Hall, Tamworth -	47th	28 Feb.	299	8,552	10
71	1875	Staffordshire Potteries Economic Permanent, 7, Birch-terrace, Hanley.	47th	31 Aug.	383	9,844	11
75	1879	Leek and Moorlands, 15, Stockwell-street, Leek -	45th	31 Dec.	3,766	148,585	12
(I.D.) 81	1891	Eccleshall Permanent, Stafford-street, Eccleshall	43rd	31 Aug.	19	16	13
84	1896	Uttoxeter, Town Hall, Uttoxeter - - -	42nd	1 Nov.	120	1,878	14
87	"	Newcastle-under-Lyme Mutual, Lloyd's Bank Chambers, Ironmarket, Newcastle-under-Lyme.	41st	31 Dec.	211	5,798	15
88	1875	Longton Mutual Permanent, Anchor Chambers, Market-street, Longton.	39th	30 Sept.	203	14,360	16
90	1884	Leek United Permanent, 43, Saint Edward-street, Leek.	39th	31 Dec.	1,731	53,261	17
91	1896	Walsall Mutual, Estate Offices, 45, Bridge-street, Walsall.	38th	28 Feb.	625	18,764	18
92	1877	Stone New Freehold, Christ Church Parish-room, Stone.	37th	28 Feb.	152	4,529	19
93	1875	North Staffordshire Permanent Economic, 9, Brunswick-street, Newcastle-under-Lyme.	37th	19 Feb.	747	25,601	20
97	1889	Mechanics' Permanent, Pall Mall, Hanley -	37th	12 April	197	4,210	21
99	1878	Star Mutual Permanent, 1, Fountain-place, Burslem.	36th	23 Mar.	282	10,336	22
106	1891	Stafford Permanent, 1, Martin-street, Stafford -	34th	28 Feb.	485	21,376	23
109	1896	Town and Country Permanent, Mr. C. D. Heaton's Office, 1, Waterloo-road, Burslem.	33rd	31 Dec.	221	5,283	24
116	1889	Fenton Mutual Permanent, 103, High-street, Fenton, Stoke-on-Trent.	30th	31 Aug.	174	3,095	25
121	1875	County of Stafford Permanent, Queen's Chambers, Commerce-street, Longton.	28th	31 Dec.	201	9,994	26
130	1877	Wolverhampton and District Permanent, 41, Lichfield-street, Wolverhampton.	25th	31 Dec.	1,838	39,572	27
131	"	Stafford Railway Permanent, 9, St. Mary's Grove, Stafford.	24th	31 Oct.	123	4,344	28
136	1879	Walsall 254th Starr-Bowkett, 81, Bridge-street, Walsall.	22nd	31 May	135	5,267	29
144	1881	Second Wolverhampton and District 419th Starr-Bowkett, 5, Queen-street, Wolverhampton.	20th	27 July	58	1,158	30
148	1882	Etruscan Permanent, Etruscan House, 25, Bond-street, Burslem.	19th	8 June	123	2,162	31
150	1883	Second Walsall and District 608th Starr-Bowkett, 81, Bridge-street, Walsall.	18th	30 June	145	2,008	32
154	1884	First Burton-on-Trent Richmond, Temperance Hall, Union-street, Burton-on-Trent.	17th	11 Oct.	75	1,071	33
157	1886	Burton-on-Trent Safety Mutual, 181, Station-street, Burton-on-Trent.	15th	31 Mar.	84	1,108	34
158	"	Wednesbury and Willenhall Starr-Bowkett, Bank Chambers, Bridge-street, Wednesbury.	15th	31 May	81	1,403	35
(I.D.) 163	1887	Lichfield Victoria, Tamworth-street, Lichfield -	—	—	—	—	36
167	1888	Second Burton-on-Trent Richmond, Bridge-chambers, Burton-on-Trent.	13th	29 Sept.	31	260	37
168	"	Rowley Regis and District, Mr. T. Cooksey, Hales-owen-road, Old Hill.	13th	30 Sept.	391	9,747	38
169	1889	First Wolverhampton Richmond, 89, Darlington-street, Wolverhampton.	13th	30 Sept.	63	833	39

of Building Societies, for the Year 1901—*continued.*

	Amount Advanced on Mortgage during the Year.	Liabilities.		Undivided Profit.	Assets.		Balance Deficit (if any).	Schedule.		
		To Holders of Shares.	To Depositors and other Creditors.		Balance due on Mortgage Securities (not including Prospective Interest).	Other Assets.		Part I. Column 6.	Part II. Column 9.	Part III. Column 7.
	£.	£.	£.	£.	£.	£.	£.	£.	£.	£.
1	10,431	33,611	45,816	3,058	80,508	1,977	—	- nil -	- nil -	543
2	—	1,158	—	396	712	842	—	- nil -	- nil -	32
3	1,100	7,124	7,597	969	15,589	101	—	- nil -	9,098	- nil.
4	615	8,233	1,332	212	9,246	531	—	—	—	—
5	1,150	5,976	1,617	615	8,179	29	—	- nil -	548	1,317
6	7,147	48,025	4,759	6,574	59,325	33	—	- nil -	5,358	- nil.
7	1,795	6,288	—	756	6,501	543	—	- nil -	- nil -	748
8	5,325	26,455	10	3,935	30,032	368	—	—	—	—
9	12,410	38,225	14,563	2,475	55,243	20	—	- nil -	1,183	- nil.
10	3,257	13,531	564	2,683	16,778	—	—	—	—	—
11	2,336	11,834	6,322	964	19,103	17	—	—	—	—
12	69,824	442,260	9,768	37,853	451,552	38,334	—	61,507	- nil -	- nil.
13	—	—	10	125	135	—	—	—	—	—
14	2,022	4,348	1,234	507	6,087	2	—	- nil -	- nil -	423
15	3,418	7,044	2,096	1,391	10,499	32	—	—	—	—
16	7,106	10,278	22,869	1,737	34,362	22	—	- nil -	- nil -	224
17	22,384	126,238	—	13,006	139,021	223	—	5,100	907	- nil.
18	10,053	44,890	—	1,457	42,717	3,630	—	—	—	—
19	3,491	7,858	1,484	200	9,539	3	—	—	—	—
20	15,472	23,419	30,917	821	53,473	1,684	—	- nil -	3,650	134
21	2,587	11,683	10	2,445	11,677	2,461	—	- nil -	2,050	275
22	5,661	10,083	11,822	3,387	25,043	249	—	—	—	—
23	7,987	13,851	25,935	1,549	40,874	461	—	- nil -	1,575	208
24	2,925	3,447	8,381	2,065	12,819	1,074	—	- nil -	- nil -	62
25	974	4,649	6,119	1	10,665	104	—	- nil -	- nil -	31
26	500	11,482	17,956	1,667	30,984	121	—	18,474	1,846	4,548
27	17,950	61,276	42,075	4,854	104,821	3,384	—	—	—	—
28	2,525	6,698	6,864	272	13,440	394	—	—	—	—
29	3,515	11,942	11,176	2,985	25,457	646	—	- nil -	- nil -	1,357
30	250	3,981	20	738	3,723	1,016	—	—	—	—
31	219	2,364	3,517	221	5,570	532	—	- nil -	233	- nil.
32	1,840	8,780	4,082	1,860	13,579	1,043	—	- nil -	- nil -	1,873
33	1,000	5,464	—	858	5,896	426	—	—	—	—
34	—	1,786	4	1,012	2,263	539	—	—	—	—
35	—	2,013	7	305	1,783	542	—	- nil -	- nil -	1,312
36	—	—	—	—	—	—	—	—	—	—
37	—	1,736	7	53	1,220	576	—	—	—	—
38	5,680	9,453	5,071	107	13,339	1,292	—	—	—	—
39	200	2,457	346	166	2,282	687	—	—	—	—

ABSTRACT of the Annual Accounts and Statements

Register Number.	Year when Incorporated.	NAME OF SOCIETY, AND CHIEF OFFICE OR PLACE OF MEETING.	Year of Society's Existence.	Date in 1901 to which Accounts are made up.	Total Number of Members.	Total Receipts during the last Financial Year.	
STAFFORDSHIRE—continued.							
170	1889	First Handsworth 945th Starr-Bowkett, 9, Wret-ham-road, Handsworth, Birmingham.	12th	28 Feb.	295	4,015	1
171	"	Walsall, Bloxwich and District 957th Starr-Bowkett, 2A, Bridge-street, Walsall.	12th	30 June	192	934	2
174	"	First Wolverhampton Cobden, 84, Darlington-street, Wolverhampton.	12th	16 Nov.	333	2,588	3
177	1890	Handsworth Perfect Thrift, 24, Stafford-road, Handsworth, Birmingham.	11th	24 June	302	1,325	4
178	"	Longton Phoenix, 24a, Stafford-street, Longton	11th	13 April	40	1,767	5
179	"	Tamworth and District Cobden, Victoria Chambers, Victoria-road, Tamworth.	11th	13 Aug.	63	197	6
182	1891	First Bilston Popular, Methodist New Connexion School, Oxford-street, Bilston.	10th	20 June	130	625	7
183	"	Hednesford and Cannock Chase District Perfect Thrift, Station-road, Hednesford, Stafford.	10th	30 June	147	104	8
188	1893	First Wednesbury Model, 83, Russell-street, Wednesbury.	8th	15 July	230	958	9
189	"	First Walsall and Bloxwich Model, 1, Leicester-street, Walsall.	8th	1 Nov.	201	863	10
190	"	First Stoke-upon-Trent Model, Sutherland Chambers, Hill-street, Stoke-on-Trent.	8th	30 Dec.	139	564	11
193	1895	Third Longton Borough Mutual, 4, King-street, Longton.	7th	31 Dec.	257	22,584	12
194	1901	First Wolverhampton Economic, 5, Princess-street, Wolverhampton.	1st	31 Dec.	129	815	13
195	"	Tipton and District Permanent, 30, Owen-street, Tipton.	1st	31 Dec.	67	304	14
196	"	Sedgley and District Permanent, 27, Queen-street, Wolverhampton.	—	(¹)	—	—	15
Total -					19,553	550,716	16
SUFFOLK :							
19	1875	Bury St. Edmunds Permanent, Guildhall, Bury St. Edmunds.	36th	31 Dec.	222	6,608	17
20	1896	Bury St. Edmunds Mutual, Temperance Hotel, Bury St. Edmunds.	35th	5 Mar.	73	922	18
(I.D.) 21	1876	Lowestoft Mutual, Masonic Hall, London-road, Lowestoft.	31st	18 April	89	4,031	19
25	"	Ipswich and District Permanent, 15, Tower-street, Ipswich.	25th	27 Sept.	817	16,393	20
30	1889	Aldeburgh, Leiston, Saxmundham, and District Richmond, Lee-road, Aldeburgh, R.S.O.	12th	30 June	138	744	21
(a)(I.D.) 36	1894	East Suffolk Mutual, Hungate-street, Beccles	—	—	—	—	22
37	1889	First Newmarket Richmond, Temperance Hall, Market-street, Newmarket.	12th	30 June	176	935	23
Total -					1,515	29,633	24
SURREY :							
123	1895	Farnham, Town Hall Buildings, Farnham	44th	30 June	83	1,148	25
135	1896	West Surrey Permanent Mutual, Mr. F. Martin's, Hermitage-road, St. John's, Woking.	39th	31 May	60	1,035	26
172a	1874	Kingston Permanent Mutual, Norbiton Schools, Hawkes-road, Kingston-on-Thames.	36th	31 Mar.	1,466	40,436	27
198	1875	Sutton Mutual, 1, Mulgrave-road, Sutton	33rd	31 Mar.	378	16,197	28
226	"	Wimbledon Permanent, 4, Wimbledon Hill-road, Wimbledon.	27th	31 Dec.	188	9,925	29
262	1879	Croydon Permanent, 92, North-end, Croydon	22nd	30 June	223	14,307	30
265	"	Dorking Investment and Permanent, 76, South-street, Dorking.	22nd	31 Dec.	71	2,558	31
269	"	South Norwood Permanent, 4, Railway Buildings, Norwood Junction, S.E.	22nd	30 June	289	10,488	32
274	1880	Chertsey, Walton, Weybridge, and Woking District, Guildford-street, Chertsey.	21st	31 Jan.	143	2,685	33
(I.D.) 282	"	Fourth Kingston and District 338th Starr-Bowkett, 30, Clarence-street, Kingston-on-Thames.	21st	31 Oct.	52	nil	34
290	1831	Norwood District Permanent Investment, Welcome Lecture Hall, Westow-street, Upper Norwood, S.E.	21st	31 Dec.	163	10,147	35
301	"	Croydon Royal Arch, 4, George-street, Croydon	20th	30 June	117	15,650	36

(¹) Not yet commenced operations.

of Building Societies, for the Year 1901—*continued*.

	Amount Advanced on Mortgage during the Year.	Liabilities.		Undivided Profit.	Assets.		Balance Deficit (if any).	Schedule.		
		To Holders of Shares.	To Depositors and other Creditors.		Balance due on Mortgage Securities (not including Prospective Interest).	Other Assets.		Part I. Column 6.	Part II. Column 9.	Part III. Column 7.
	£.	£.	£.	£.	£.	£.	£.	£.	£.	£.
1	1,640	12,576	—	311	11,581	1,306	—	—	—	—
2	800	3,402	7	253	2,888	774	—	—	—	—
3	1,321	6,399	4	768	7,130	41	—	—	—	—
4	1,360	5,688	31	27	5,634	112	—	—	—	—
5	—	11,099	115	3,786	10,610	4,390	—	—	—	—
6	—	1,160	261	104	1,515	10	—	—	—	—
7	380	2,367	1	287	2,640	15	—	—	—	—
8	—	1,371	—	—	1,220	82	69	—	—	—
9	962	4,207	—	702	4,792	117	—	—	—	—
10	1,200	3,030	—	324	2,941	413	—	—	—	—
11	185	2,714	—	—	2,604	102	8	—	—	—
12	17,250	36,367	15,765	7,055	58,960	227	—	12,888	— nil —	— nil.
13	—	265	26	—	—	267	24	—	—	—
14	120	289	—	9	118	180	—	—	—	—
15	—	—	—	—	—	—	—	—	—	—
16	258,367	1,130,874	310,060	117,910	1,486,769	71,974	101	97,969	26,445	13,087
17	2,157	10,400	3,083	1,534	14,869	153	—	— nil —	1,975	— nil.
18	945	1,889	106	1,482	3,477	—	—	—	—	—
19	224	3,176	—	—	2,132	243	801	— nil —	2,132	— nil.
20	7,891	22,159	17,749	1,074	40,974	8	—	— nil —	— nil —	228
21	600	4,292	1	—	3,889	318	86	—	—	—
22	—	—	—	—	—	—	—	—	—	—
23	1,095	4,349	—	251	4,509	91	—	—	—	—
24	12,912	46,265	20,944	4,341	69,850	813	887	—	4,107	228
25	721	6,848	—	381	5,722	1,507	—	— nil —	— nil —	27
26	1,245	2,123	—	74	2,054	143	—	—	—	—
27	25,331	100,821	—	1,638	96,793	5,666	—	— nil —	— nil —	658
28	1,450	22,866	71	926	23,237	626	—	— nil —	2,623	— nil.
29	3,590	16,862	2,600	680	17,159	2,983	—	— nil —	2,037	— nil.
30	10,329	16,606	10,241	881	25,859	1,869	—	— nil —	2,883	2,900
31	1,348	2,060	1,039	299	3,317	81	—	—	—	—
32	5,170	20,129	1,730	3,456	24,479	836	—	—	—	—
33	800	7,627	—	410	6,932	1,105	—	— nil —	251	— nil.
34	—	9	14	135	80	78	—	—	—	—
35	6,125	16,022	3,770	1,811	20,784	819	—	—	—	—
36	7,462	9,665	7,216	125	16,733	273	—	—	—	—

ABSTRACT of the Annual Accounts and Statements

Register Number.	Year when Incorporated.	NAME OF SOCIETY, AND CHIEF OFFICE OR PLACE OF MEETING.	Year of Society's Existence.	Date in 190 to which Accounts are made up.	Total Number of Members.	Total Receipts during the last Financial Year.	
SURREY—continued.							
312	1881	Sutton and Carshalton 468th Starr-Bowkett, 42, High-street, Sutton.	20th	31 Dec.	74	£. 1,664	1
324	1882	Guildford and District 525th Starr-Bowkett, Ward-street Hall, Guildford.	19th	31 July	136	2,578	2
333	1883	York Town, Camberley, and District 582nd Starr-Bowkett, National School, York Town, Camberley.	18th	28 Feb.	162	1,810	3
335	"	Chertsey and District 598th Starr-Bowkett, London-street, Chertsey.	18th	31 Mar.	112	1,225	4
344	"	Second Guildford and District 592nd Starr-Bowkett, Ward-street Hall, Guildford.	18th	30 June	126	1,861	5
(I.D.) 346	"	Reigate, Redhill, and District 621st Starr-Bowkett, British Workman, Redhill.	18th	31 Aug.	130	131	6
(I.D.) 353	"	Richmond and District Mutual, 25, Halford-road, Richmond.	18th	31 Dec.	50	115	7
355	1884	Godalming, Farncombe, and District 649th Starr-Bowkett, Public Hall, Godalming.	18th	30 Nov.	105	1,690	8
(I.D.) 378	1885	Epsom Provident Mutual, Public Hall, Epsom	16th	31 Jan.	12	225	9
427	1888	Farnham and District 904th Starr-Bowkett, West-street Board Schools, Farnham.	13th	31 May	161	1,136	10
448	1891	Mitcham District Mutual, Vestry Hall, Mitcham	10th	31 Dec.	97	785	11
473	1885	Second Chertsey, Staines, Egham, and District 735th Starr-Bowkett, London-street, Chertsey.	17th	31 Dec.	107	968	12
474	1900	East Surrey Mutual, 23, Church-street, Kingston-on-Thames.	1st	31 Dec.	38	212	13
475	1901	Woking and North West Surrey Mutual, Public Hall, Woking.	—	—	(¹)	—	14
Total -					4,493	138,976	15
SUSSEX :							
5	1898	Uckfield Permanent, Maiden's Head Hotel, Uckfield.	52nd	1 Mar.	89	1,965	16
11	1886	Eastbourne Permanent, 64, Pevensey-road, Eastbourne.	50th	1 April	48	728	17
15	1883	Worthing Permanent, Town Hall, Worthing	50th	31 Dec.	312	21,418	18
20	1888	Horsham Permanent, 45, West-street, Horsham	45th	31 May	52	2,816	19
22	1883	Hove, Cliftonville, and Preston Permanent, 20, Church-road, Hove, Brighton.	42nd	31 Mar.	131	7,655	20
30	1879	Brighton and Sussex Equitable, 36, Duke-street, Brighton.	39th	31 Dec.	397	9,018	21
38	1876	Brighton and Southern Counties Permanent, 4, Pavilion Buildings, Brighton.	35th	30 Sept.	427	15,918	22
47	1883	Brighton and Shoreham Permanent Benefit Investment, 14, Western-street, Brighton.	34th	30 June	72	2,995	23
51	1874	Horsham and Crawley Permanent, Town Hall, Horsham.	33rd	31 Dec.	167	4,814	24
53	1876	West Sussex Permanent, 1, River-road, Littlehampton.	32nd	30 Sept.	280	8,183	25
54	"	Lewes Co-operative, 1, Fisher-street, Lewes	31st	31 Aug.	1,253	26,583	26
56	"	Sussex Mutual Permanent Investment, 157, North-street, Brighton.	29th	31 Jan.	187	6,795	27
65	"	Eastbourne Mutual, 5, Trinity Buildings, Seaside-road, Eastbourne.	25th	31 Dec.	87	2,721	28
66	1878	Steyning Permanent, High-street, Steyning, R.S.O.	23rd	28 Feb.	216	4,676	29
74	1880	Pelham Permanent, Pelham Club, Bedford-street, Brighton.	22nd	31 Dec.	164	3,688	30
75	"	Fourth Brighton 307th Starr-Bowkett, Odd Fellows' Hall, Queen's-road, Brighton.	21st	31 May	166	2,765	31
78	"	Mid-Sussex Permanent, Loseley House, London-road, Burgess Hill, R.S.O.	21st	31 Dec.	271	7,768	32
85	1882	Brighton and Sussex Self-Help Permanent, 18, Duke-street, Brighton.	19th	30 Sept.	175	2,913	33
89	1883	East Grinstead Permanent, 50, London-road, East Grinstead.	19th	31 Dec.	25	422	34
90	1884	Chichester and District Mutual, 27, East-street, Chichester.	17th	28 Jan.	106	1,056	35
91	"	Crawley Permanent, High-street, Crawley	17th	5 May	52	2,117	36
92	"	Ore Permanent, Orderly-room, Fairlight-road, Ore, Hastings.	17th	6 Sept.	128	1,657	37

(¹) Not yet commenced business.

of Building Societies, for the Year 1901—continued.

	Amount Advanced on Mortgage during the Year.	Liabilities.		Undivided Profit.	Assets.		Balance Deficit (if any).	Schedule.		
		To Holders of Shares.	To Depositors and other Creditors.		Balance due on Mortgage Securities (not including Prospective Interest).	Other Assets.		Part I. Column 6.	Part II. Column 9.	Part III. Column 7.
	£.	£.	£.	£.	£.	£.	£.	£.	£.	£.
1	1,100	5,804	114	61	5,820	159	—	- nil -	500	- nil.
2	1,877	9,319	—	2,615	11,227	707	—	—	—	—
3	1,000	7,895	—	1,121	8,044	972	—	—	—	—
4	200	6,230	6	294	5,834	696	—	—	—	—
5	1,497	7,291	—	1,985	8,356	920	—	—	—	—
6	—	1,134	—	77	623	588	—	- nil -	388	- nil.
7	—	342	—	—	250	18	74	- nil -	250	- nil.
8	2,063	7,919	—	1,410	9,300	29	—	—	—	—
9	—	566	33	189	711	27	—	—	—	—
10	600	4,718	100	204	3,681	1,341	—	—	—	—
11	510	3,101	—	83	2,683	501	—	—	—	—
12	503	4,363	—	294	4,157	500	—	—	—	—
13	—	168	37	—	—	152	53	—	—	—
14	—	—	—	—	—	—	—	—	—	—
15	72,921	280,488	26,971	19,099	303,835	22,596	127	—	8,932	3,585
16	327	2,840	374	307	3,482	39	—	—	—	—
17	—	2,183	1,616	162	3,896	65	—	- nil -	950	232
18	9,222	15,443	23,032	1,032	39,056	451	—	—	—	—
19	159	2,669	4,210	723	7,102	500	—	- nil -	1,481	- nil.
20	1,851	9,293	3,779	1,782	13,357	1,497	—	—	—	—
21	6,639	19,393	2,450	2,838	24,379	302	—	- nil -	558	- nil.
22	8,500	26,108	5,197	5,408	35,747	966	—	- nil -	689	- nil.
23	1,542	4,518	5,290	905	10,463	250	—	- nil -	1,600	- nil.
24	332	10,362	7,310	77	11,903	5,846	—	- nil -	1,775	- nil.
25	3,900	10,361	5,965	611	16,919	18	—	—	—	—
26	15,485	73,264	3,660	4,518	79,324	2,118	—	- nil -	1,033	1,355
27	3,350	14,538	1,315	758	16,054	557	—	—	—	—
28	1,588	2,371	2,223	221	4,797	18	—	—	—	—
29	1,113	8,782	2,155	—	10,404	481	52	—	—	—
30	1,369	5,939	748	99	6,627	159	—	—	—	—
31	2,700	12,402	—	2,411	14,117	726	—	- nil -	- nil -	231
32	5,125	20,935	161	1,209	21,968	337	—	—	—	—
33	1,100	5,073	2,233	116	7,309	118	—	—	—	—
34	100	852	—	63	774	141	—	—	—	—
35	432	5,404	—	2,454	7,078	780	—	- nil -	249	- nil.
36	181	1,022	1,847	62	2,856	75	—	—	—	—
37	2,054	1,866	1,486	132	3,434	—	—	—	—	—

ABSTRACT of the Annual Accounts and Statements

Register Number.	Year when Incor- porated.	NAME OF SOCIETY, AND CHIEF OFFICE OR PLACE OF MEETING.	Year of Society's Existence.	Date in 1901 to which Accounts are made up.	Total Number of Members.	Total Receipts during the last Financial Year.	
SUSSEX—continued.							
94	1884	Chichester and District 727th Starr-Bowkett, 94, East-street, The Cross, Chichester.	17th	31 Oct.	119	1,137	1
96	1885	Bognor and District Permanent, 4, East Pallant, Chichester.	16th	30 Sept.	4	4	2
96	1887	Second Chichester and District 845th Starr-Bowkett, 94, East-street, The Cross, Chichester.	14th	28 Feb.	225	1,346	3
102	"	Bexhill Permanent, 3, Sea-road, Bexhill, Hastings	14th	31 July	36	402	4
(I.D.) 106	"	Horsham District 882nd Starr-Bowkett, 28, Carfax, Horsham.	14th	31 Dec.	9	56	5
109	1888	Brightelmstone and District Friendly Permanent, North Gate House, Pavilion, Church-street, Brighton.	13th	31 Dec.	108	1,986	6
111	1890	Hayward's Heath and District Permanent, Lyntonville, Hazelgrove-road, Hayward's Heath.	11th	31 Oct.	180	9,313	7
112	"	Second Brighton and District Mutual, 54, Ship-street, Brighton.	11th	25 Nov.	nil	1,032	8
113	1892	Brighton, Hove, and Preston Mutual, No. 11, 54 and 55, Ship-street, Brighton.	9th	30 June	60	3,262	9
114	1893	Brighton, Hove, and Preston Mutual, No. 12, 54 and 55, Ship-street, Brighton.	7th	31 Dec.	110	3,591	10
115	1896	Third Brighton and District Mutual, 54 and 55, Ship-street, Brighton.	6th	31 Dec.	75	4,034	11
117	1897	Brighton, Hove, and Peston Mutual, No. 13, 54, Ship-street, Brighton.	4th	31 Dec.	241	9,740	12
119	1899	Chichester and West Sussex (Golding's) Improved Permanent, 18, South-street, Chichester.	3rd	31 Dec.	27	53	13
120	"	Brighton, Hove, and Preston Mutual, No. 14, 54 and 55, Ship-street, Brighton.	2nd	31 Dec.	334	23,813	14
121	1900	Borough of Hove Permanent Investment, 109, Church-road, Hove, Brighton.	2nd	31 Dec.	41	6,335	15
122	1901	Fourth Brighton and District Mutual, 54, Ship-street, Brighton.	—	—	(¹)	—	16
Total -					6,374	204,780	17
WARWICKSHIRE :							
10	1896	Birmingham, No. 4, 121, Colmore-row, Birmingham.	55th	31 Dec.	81	3,011	18
24	1892	Coventry and Warwickshire, 58 and 59, Hertford-street, Coventry.	53rd	30 Sept.	264	10,930	19
48	1900	Southam District Provident Permanent, Mr. Henry Trubshaw's Office, Appendix-street, Southam.	33rd	31 May	162	1,460	20
54	1874	Warwick and Warwickshire Permanent, 24, Jury-street, Warwick.	48th	31 Dec.	858	22,144	21
65	1879	Friendly, 42 and 43, Waterloo-street, Birmingham	41st	4 June	1,370	84,903	22
66	1896	Rugby Provident Permanent, Town Hall, Rugby -	40th	31 May	238	4,304	23
69	1878	Birmingham Incorporated, 42 and 43, Waterloo-street, Birmingham.	21th	31 Dec.	5,436	365,210	24
71	1896	Rugby, Town Hall, Rugby - - - -	36th	30 Sept.	1,106	30,937	25
74	"	Nuneaton, Chilvers Coton, and District Permanent, King William IV. Inn, Chilvers Coton, Nuneaton.	28th	31 Mar.	242	4,374	26
75	1875	Forward, 128, Colmore-row, Birmingham - -	28th	30 Nov.	21	1,389	27
79	1877	Victoria Bilton, Schoolroom, New Bilton, Rugby	25th	30 Sept.	26	170	28
80	1878	Birmingham and District 240th Starr-Bowkett, 116, Colmore-row, Birmingham.	23rd	9 Nov.	124	2,868	29
85	1881	Sutton and Erdington 407th Starr-Bowkett, 116, Colmore-row, Birmingham.	20th	30 June	138	2,806	30
84	"	Second Birmingham and District 476th Starr-Bowkett, 116, Colmore-row, Birmingham.	20th	31 Dec.	197	5,233	31
86	1884	Coventry Permanent Economic, Economic Chambers, Little Park-street, Coventry.	18th	31 Dec.	465	13,854	32
87	"	Third Birmingham 704th Starr-Bowkett, 116, Colmore-row, Birmingham.	17th	30 June	204	3,750	33
89	"	Aston Ballot and Sale Mutual, Board Schools, Vicarage-road, Aston, Birmingham.	17th	21 Oct.	114	1,888	34
100	1888	Birmingham Economic Terminable, 25, Paradise-street, Birmingham.	14th	31 Dec.	182	3,253	35
101	"	Fifth Birmingham and District 888th Starr-Bowkett, 76, Newhall-street, Birmingham.	13th	31 May	211	2,261	36
102	"	Cobden Permanent, Cobden Chambers, Corporation-street, Birmingham.	13th	31 Dec.	45	4,935	37

(¹) Not yet commenced business.

of Building Societies, for the Year 1901—*continued*.

	Amount Advanced on Mortgage during the Year.	Liabilities.		Undivided Profit.	Assets.		Balance Deficit (if any).	Schedule.		
		To Holders of Shares.	To Depositors and other Creditors.		Balance due on Mortgage Securities (not including Prospective Interest).	Other Assets.		Part I. Column 6.	Part II. Column 9.	Part III. Column 7.
	£.	£.	£.	£.	£.	£.	£.	£.	£.	£.
1	1,080	4,171	—	492	4,448	215	—	—	—	—
2	—	52	—	45	23	74	—	—	—	—
3	700	3,796	—	—	3,070	430	296	—	—	—
4	—	798	219	119	1,098	38	—	nil	nil	180
5	—	119	—	29	92	56	—	—	—	—
6	300	3,861	1,786	—	4,392	1,191	64	nil	nil	1,208
7	9,762	8,277	9,957	546	18,780	—	—	—	—	—
8	—	nil	nil	nil	nil	nil	nil	—	—	—
9	—	3,020	—	131	2,601	550	—	—	—	—
10	217	5,776	—	323	5,618	481	—	—	—	—
11	—	6,347	—	214	6,182	379	—	—	—	—
12	2,289	11,629	9,395	763	19,957	1,830	—	—	—	—
13	—	210	33	—	160	17	66	—	—	—
14	17,182	10,977	18,852	814	30,402	241	—	—	—	—
15	4,950	1,208	3,915	2	5,014	111	—	—	—	—
16	—	—	—	—	—	—	—	—	—	—
17	103,549	315,859	119,163	29,396	442,883	21,057	478	—	8,335	3,206
18	1,380	2,061	2,448	127	4,614	22	—	—	—	—
19	2,671	17,784	—	1,487	14,210	5,061	—	—	—	—
20	435	5,635	—	237	5,338	534	—	—	—	—
21	11,715	38,891	21,327	2,650	57,611	5,257	—	nil	3,335	382
22	52,661	140,940	—	12,310	146,352	6,898	—	—	—	—
23	2,640	10,789	—	1,717	11,608	898	—	nil	1,823	nil.
24	244,670	597,649	—	39,847	624,430	13,066	—	—	—	—
25	14,028	49,551	10,953	3,661	63,282	883	—	14,883	nil	3,424
26	1,270	9,897	1,713	888	10,350	1,648	—	—	—	—
27	400	—	—	2,111	1,684	427	—	—	—	—
28	—	691	94	172	—	957	—	—	—	—
29	2,269	7,472	—	1,670	9,000	142	—	—	—	—
30	1,280	8,503	—	2,452	8,429	2,526	—	—	—	—
31	3,850	15,455	—	2,652	17,159	952	—	—	—	—
32	8,165	22,271	2,482	731	25,094	390	—	nil	nil	412
33	2,050	14,723	—	1,949	15,403	1,269	—	—	—	—
34	1,100	5,510	—	215	5,080	645	—	—	—	—
35	2,600	11,606	16	1,631	11,958	1,295	—	—	—	—
36	2,080	8,604	—	1,102	8,858	848	—	nil	nil	387
37	4,045	1,390	15,866	3,947	21,155	48	—	—	—	—

ABSTRACT of the Annual Accounts and Statements

Register Number.	Year when Incorporated.	NAME OF SOCIETY, AND CHIEF OFFICE OR PLACE OF MEETING.	Year of Society's Existence.	Date in 1901 to which Accounts are made up.	Total Number of Members.	Total Receipts during the last Financial Year.	
WARWICKSHIRE—continued.							
106	1889	Amalgamated Thrift, Prudential Buildings, Corporation-street, Birmingham.	12th	31 Jan.	822	4,300	1
(U) (1) 112	"	Midland Perfect Thrift, 28, Victoria-road, Aston, Birmingham.	12th	9 Feb.	212	915	2
(I.D.) 114	"	Coventry and District Perfect Thrift, Unity-buildings, 7, Little Park-street, Coventry.	12th	26 Oct.	205	918	3
118	1890	Aston, Witton, and Perry Barr Perfect Thrift, Burlington-hall, High street, Aston, Birmingham.	11th	31 Oct.	373	1,529	4
119	"	South Birmingham and Bordesley Perfect Thrift, Friends Hall and Institute, Moseley-road, Birmingham.	11th	31 Oct.	504	2,539	5
121	1891	Birmingham and Nechells Perfect Thrift, 29, Upper Priory, Birmingham.	10th	15 Mar.	328	1,694	6
122	"	Harborne and Selly Oak Perfect Thrift, Harborne and Edgbaston Institute, Harborne, Birmingham.	10th	31 May	328	1,243	7
123	"	Birmingham City and Suburban Improved 985th Starr-Bowkett, 76, Newhall-street, Birmingham	10th	11 June	170	729	8
124	"	Coventry Craven Permanent, Unity Buildings, 7, Little Park-street, Coventry.	10th	31 Dec.	215	1,370	9
126	"	Nuneaton Permanent, 14, Bridge-street, Nuneaton	10th	31 Dec.	57	805	10
128	1892	Second Coventry and District Perfect Thrift, 11, Priory-row, Coventry.	9th	31 Jan.	228	1,247	11
129	"	City and District Permanent, 34, Waterloo-street, Birmingham.	9th	31 Jan.	136	685	12
134	1894	West Birmingham Perfect Thrift, 78, Monument-road, Birmingham.	7th	31 Jan.	360	2,148	13
136	1899	Erdington Permanent, 98, High-street, Erdington, Birmingham.	3rd	31 Dec.	64	736	14
137	1900	Hartshill and District Equitable, Stag and Pheasant Inn, Hartshill, Atherstone.	2nd	31 Dec.	23	222	15
(a) 138	1901	Midland Counties Permanent, 12, Coleshill-street, Sutton Coldfield, Birmingham.	—	—	—	—	16
Total -					15,509	590,763	17
WESTMORLAND:							
8	1878	Lakes District Working Men's Mutual, Working Men's Club, Bowness, Windermere.	23rd	31 Dec.	236	2,448	18
10	"	Ambleside and District Permanent, Lecture Room, Church-street, Ambleside.	23rd	31 Mar.	66	680	19
11	1879	Westmorland Permanent, 51, Highgate, Kendal -	22nd	4 Feb.	212	4,855	20
(I.D.) 14	1887	Kendal and Lake District 844th Starr-Bowkett, 42, Highgate, Kendal.	14th	28 Feb.	145	714	21
15	1890	Kendal Model, 33, Market-place, Kendal -	12th	31 Dec.	212	1,040	22
16	1901	Kirkby Stephen and District Economic, 36a, Market-street, Kirkby Stephen.	1st	31 Dec.	64	117	23
Total -					935	9,854	24
WILTSHIRE:							
2	1877	Swindon Permanent, 1, Commercial-road, Swindon	33rd	31 May	540	35,519	25
3	1880	Wilts and Western, Union-street, Trowbridge -	55th	31 July	461	8,952	26
6	1883	New Swindon Permanent, 36, Regent-circus, Swindon.	18th	30 Nov.	253	11,475	27
7	1886	Calne and District Permanent, Church-street, Calne.	15th	25 Mar.	178	2,946	28
8	1893	Provident Union Building and Investment, High-street, Ramsbury, Hungerford.	55th	30 June	512	13,763	29
10	1890	Salisbury and District Perfect Thrift, Coffee Tavern, Milford-street, Salisbury.	12th	31 Dec.	396	6,583	30
11	1891	Stratton St. Margaret and District Perfect Thrift, 28, Regent-circus, Swindon.	10th	31 May	354	1,023	31
13	"	Second Salisbury and District Perfect Thrift, Phoenix Coffee Tavern, Milford-street, Salisbury.	10th	30 Nov.	404	3,825	32
14	1899	North Wilts Equitable, 1, Regent-circus, Swindon	3rd	31 Dec.	68	2,503	33
Total -					3,166	86,589	34

(1) This Society has united with the Amalgamated Thrift Building Society. (Register Number 106, Warwick.)

of Building Societies, for the Year 1901—*continued.*

	Amount Advanced on Mortgage during the Year.	Liabilities.		Undivided Profit.	Assets.		Balance Deficit (if any).	Schedule.		
		To Holders of Shares.	To Depositors and other Creditors.		Balance due on Mortgage Securities (not including Prospective Interest).	Other Assets.		Part I. Column 6.	Part II. Column 9.	Part III. Column 7.
	£.	£.	£.	£.	£.	£.	£.	£.	£.	£.
1	3,609	21,922	179	39	21,276	864	—	—	—	—
2	1,200	5,325	174	104	5,593	10	—	—	—	—
3	—	4,682	—	118	4,684	116	—	—	—	—
4	850	7,417	—	127	6,898	646	—	—	—	—
5	1,650	9,412	42	231	8,881	804	—	—	—	—
6	950	6,617	283	229	6,804	325	—	—	—	—
7	600	5,544	7	25	4,667	909	—	—	—	—
8	400	3,014	—	24	2,452	586	—	—	—	—
9	340	6,677	756	234	7,653	14	—	—	—	—
10	710	1,062	1,176	165	2,379	24	—	—	—	—
11	400	5,618	—	262	5,187	693	—	—	—	—
12	300	1,981	65	83	2,101	28	—	—	—	—
13	2,200	6,301	167	53	6,103	418	—	—	—	—
14	850	676	1,301	10	1,880	107	—	—	—	—
15	—	344	—	4	—	348	—	—	—	—
16	—	—	—	—	—	—	—	—	—	—
17	373,368	1,056,018	59,049	82,764	1,148,173	49,658	—	14,883	5,158	4,605
18	260	6,660	4,030	426	10,093	1,013	—	- nil -	1,000	- nil.
19	—	3,218	—	167	2,803	582	—	—	—	—
20	3,475	8,029	698	9	8,726	10	—	—	—	—
21	150	4,139	—	—	3,868	19	252	—	—	—
22	230	4,648	—	183	4,229	902	—	—	—	—
23	—	98	—	—	—	64	34	—	—	—
24	4,115	26,792	4,718	1,085	29,719	2,590	286	—	1,000	—
25	24,820	33,164	42,791	5,894	73,983	7,866	—	—	—	—
26	434	68,513	16,279	4,057	88,463	386	—	- nil -	83,505	- nil.
27	4,340	9,055	19,479	400	28,907	27	—	- nil -	352	- nil.
28	1,584	8,180	143	670	8,690	303	—	- nil -	56	- nil.
29	7,253	29,971	10,969	3,590	44,182	348	—	- nil -	1,725	284
30	5,520	19,347	—	58	18,944	461	—	—	—	—
31	850	3,322	—	83	3,323	87	—	—	—	—
32	2,514	9,406	—	228	9,362	272	—	—	—	—
33	230	3,570	2,240	—	5,761	64	28	- nil -	171	- nil.
34	47,545	184,528	91,944	14,985	281,615	9,814	28	—	85,809	284

ABSTRACT of the Annual Accounts and Statements

Register Number.	Year when Incorporated.	NAME OF SOCIETY, AND CHIEF OFFICE OR PLACE OF MEETING.	Year of Society's Existence.	Date in 1901 to which Accounts are made up.	Total Number of Members.	Total Receipts during the last Financial Year.		
WORCESTERSHIRE :							£.	
12	1900	Halesowen, Old Public Office, Halesowen, Birmingham.	35th	31 Dec.	161	1,328	1	
44	1895	Dudley and District, 224, Market-place, Dudley -	43rd	31 Mar.	2,123	59,927	2	
45	1875	Worcester Permanent, 5, Foregate-street, Worcester.	43rd	31 Dec.	1,763	48,028	3	
46	1877	Redditch, Temperance Hall, 77, Evesham-street, Redditch.	42nd	31 Aug.	597	21,028	4	
53	1896	Hasbury, Offices of Messrs Humphray, Goodman, and Mellor, Great Cornbow, Halesowen, Birmingham.	50th	19 Aug.	209	2,819	5	
65	1876	Kidderminster Mutual, Bank Buildings, Kidderminster.	25th	28 Feb.	220	12,797	6	
67	1879	Dudley and District 269th Starr-Bowkett, 20, Stone-street, Dudley.	22nd	31 Aug.	73	662	7	
(I.D.) 68	1881	Redditch and District 389th Starr-Bowkett, Duggin's Temperance Hotel, Evesham-street, Redditch.	20th	28 May	40	602	8	
69	"	Vale of Evesham Permanent, Public Library, Evesham.	20th	9 Jan.	158	1,960	9	
(I.D.) 74	1885	Third Worcester 776th Starr-Bowkett, Cambridge House, The Arboretum, Worcester.	16th	31 May	110	756	10	
75	1886	Kidderminster Safety Mutual, 3, Church-street, Kidderminster.	15th	26 Sept.	80	522	11	
78	1889	Stourbridge, Lye, and District Permanent, Central Coffee Tavern, Stourbridge.	12th	2 Dec.	107	2,502	12	
79	1890	Redditch Model, Temperance Hall, Worcester-road, Redditch.	11th	28 Feb.	219	890	13	
81	"	West Bromwich, Oldbury, and Langley Perfect Thrift, Midland Chambers, Birmingham-street, Oldbury, Birmingham.	11th	12 July	281	2,413	14	
					Total	6,141	156,234	15
YORKSHIRE :								
43	1878	Scarborough and North and East Yorkshire Permanent Investment, 29, Westborough, Scarborough.	55th	13 May	526	20,496	16	
45	1875	Wakefield and West Riding Permanent, 17, Wood-street, Wakefield.	55th	31 Mar.	1,543	67,275	17	
58	1887	Otley and Wharfedale Permanent Investment, 5, Wesley-street, Otley.	53rd	31 Dec.	241	10,947	18	
60	1875	Leeds Permanent, 18, Park-lane, Victoria-square, Leeds.	53rd	28 Sept.	10,139	735,715	19	
67	1876	Leeds Provincial, 26, Albion-street, Leeds - -	52nd	31 Aug.	3,891	180,308	20	
98	1882	Bradford Second Equitable, 21, Bank-street, Bradford.	51st	31 Dec.	3,199	217,519	21	
108	1875	North Bierley Equitable, Oxley-place Schoolroom, Lowmoor, Bradford.	49th	30 June	607	14,845	22	
116	"	Halifax Permanent, 7, Princess-street, Halifax -	48th	31 Jan.	7,872	530,433	23	
118	1874	Barnsley Permanent, 11, Regent-street, Barnsley	49th	31 Dec.	2,516	100,137	24	
123	1882	Leeds Commercial, 43, Albion-street, Leeds - -	48th	31 May	149	11,375	25	
131	1875	Bradford Third Equitable, 48, Market-street, Bradford.	48th	31 Dec.	7,689	540,449	26	
154	1876	Leeds Equitable, 10, Upper Fountaine-street, Albion-street, Leeds.	45th	1 Oct.	78	2,976	27	
178	1874	Hull and East Riding Permanent, Parliament-chambers, 5, Parliament-street, Hull.	41st	31 Aug.	23	673	28	
181	1896	Cleveland, Oddfellows' Hall, Middlesbrough -	41st	31 Dec.	205	4,581	29	
214	1884	Huddersfield Equitable Permanent, 37, John William-street, Huddersfield.	37th	31 Aug.	3,990	120,918	30	
218	1875	Driffield and East Riding, Mechanics' Hall, Driffield.	37th	31 Dec.	104	4,353	31	
221	1881	Bingley, Morton, Shipley, and Keighley Permanent, 5, Queen-street, Bingley.	51st	31 Dec.	1,518	109,644	32	
227	1896	Elsecar, Hoyland, and Wentworth, Church Schools, Elsecar, Barnsley.	36th	31 Dec.	60	545	33	
235	1883	Hull, East Yorkshire, and North Lincolnshire Perpetual, 21, Scale-lane, Hull.	35th	13 Feb.	22	713	34	
238	1896	Dewsbury and West Riding Permanent, Church-street, Dewsbury.	35th	18 Jan.	3,019	84,190	35	

of Building Societies, for the Year 1901—*continued.*

	Amount Advanced on Mortgage during the Year.	Liabilities.		Undivided Profit.	Assets.		Balance Deficit (if any).	Schedule.		
		To Holders of Shares.	To Depositors and other Creditors.		Balance due on Mortgage Securities (not including Prospective Interest).	Other Assets.		Part I. Column 6.	Part II. Column 9.	Part III. Column 7.
	£.	£.	£.	£.	£.	£.	£.	£.	£.	£.
1	2,080	4,091	355	19	4,465	—	—	—	—	—
2	31,680	80,618	40,363	3,372	124,184	169	—	—	—	—
3	26,574	63,787	66,372	1,524	123,548	8,135	—	- nil -	3,847	- nil.
4	13,780	39,811	8,195	2,619	49,514	1,111	—	- nil -	3,318	—
5	2,005	7,749	916	560	9,225	—	—	—	—	—
6	7,694	8,588	12,472	987	21,110	937	—	- nil -	- nil -	156
7	200	3,120	72	—	1,951	845	396	—	—	—
8	—	1,188	—	33	1,115	106	—	—	—	—
9	2,200	10,566	—	1,276	11,372	470	—	—	—	—
10	—	660	—	99	533	226	—	—	—	—
11	1,000	3,134	—	—	2,802	39	293	- nil -	320	- nil.
12	1,100	2,733	1,292	172	3,888	309	—	—	—	—
13	500	4,156	—	100	3,788	468	—	—	—	—
14	—	3,475	20	—	—	2,619	846	—	—	—
15	88,813	233,676	130,057	10,761	357,495	15,464	1,535	—	7,485	156
16	13,191	45,840	4,431	1,068	51,314	25	—	—	—	—
17	26,980	77,449	70,469	9,265	149,434	7,749	—	—	—	—
18	4,459	10,403	18,037	1,080	29,520	—	—	—	—	—
19	132,124	739,663	1,041,974	32,156	1,757,678	56,115	—	127,020	- nil -	- nil.
20	63,429	251,425	260,638	6,162	502,611	15,614	—	28,950	11,353	- nil.
21	68,811	300,845	402,807	23,595	715,011	12,236	—	45,395	1,779	- nil.
22	6,267	41,028	18,406	1,970	61,267	137	—	- nil -	762	- nil.
23	285,360	594,200	646,223	51,639	1,214,646	77,416	—	438,118	14,264	- nil.
24	58,514	116,910	131,903	9,525	256,100	2,238	—	—	—	—
25	4,249	17,548	25,626	663	43,712	125	—	- nil -	2,325	- nil.
26	189,346	947,922	947,913	35,883	1,550,498	381,220	—	161,375	- nil -	- nil.
27	1,267	7,342	7,508	789	15,619	20	—	- nil -	530	- nil.
28	3,400	4,064	37	2,197	5,195	1,103	—	- nil -	1,083	- nil.
29	2,985	8,704	8,964	303	17,971	—	—	- nil -	460	- nil.
30	69,972	140,579	179,898	12,753	333,230	—	—	—	—	—
31	368	3,996	1,675	646	4,267	2,050	—	—	—	—
32	43,155	112,209	140,331	2,104	254,144	500	—	51,054	19,559	- nil.
33	—	2,346	—	2	1,995	353	—	—	—	—
34	—	1,478	1,430	722	3,569	61	—	- nil -	313	55
35	29,985	148,852	109,461	4,967	256,387	6,893	—	- nil -	700	- nil.

ABSTRACT of the Annual Accounts and Statements

Register Number.	Year when Incorporated.	NAME OF SOCIETY, AND CHIEF OFFICE OR PLACE OF MEETING.	Year of Society's Existence.	Date in 1901 to which Accounts are made up.	Total Number of Members.	Total Receipts during the last Financial Year.	
		YORKSHIRE—continued.				£.	
240	1877	Swinton, Mexborough, and District Permanent, 44, Helena-street, Mexborough, Rotherham.	35th	31 Dec.	3	12	1
242	1896	Beverley Permanent, Toll Gavel, Beverley - -	35th	17 Aug.	508	6,523	2
257	1877	Penistone and Thurlstone Permanent, Girls' National Schools, Penistone, Sheffield.	34th	8 Nov.	68	1,240	3
260	1880	Great Northern Permanent, Y.M.C.A. Rooms, Doncaster.	34th	31 Dec.	540	12,620	4
(I.D.) 270	1875	Kingston Perpetual, Parliament-chambers, 5, Parliament-street, Hull.	32nd	28 Feb.	60	379	5
273	1878	County Permanent, 17, Bank-street, Sheffield -	32nd	31 May	34	164	6
276	1896	Ebor Permanent, 27, Castlegate, York - -	33rd	31 Dec.	441	12,266	7
286	1876	Bridlington and Quay Permanent, 42, Quay-road, Bridlington, Bridlington Quay.	32nd	31 Dec.	47	839	8
(I.D.) 291	1896	Eastern Permanent, 3, Junction-place, Hull -	31st	30 June	70	157	9
292	1877	Kingston-upon-Hull Conservative Permanent, New Cross-street, Hull.	31st	19 Feb.	186	1,669	10
293	1896	Yorkshire Permanent, 21, Scale-lane, Hull - -	31st	2 May	15	1,811	11
295	1877	Economical Permanent, Gresham Chambers, Fig Tree-lane, Sheffield.	31st	31 Aug.	106	16,400	12
300	1896	Silsden and District Permanent, Mechanics Institution, Silsden, Keighley.	30th	28 Feb.	268	6,677	13
302	"	Halifax Equitable, 1 and 3, Central-street, Halifax	30th	29 June	1,722	197,863	14
304	1882	Queen's Permanent, 21, Scale-lane, Hull - -	30th	4 Sept.	188	11,869	15
316	1896	North Riding Permanent, Post Office Chambers, Middlesbrough.	29th	31 Aug.	64	1,003	16
320	1877	Guisborough and District Permanent, Mechanics' Institute, Guisborough.	28th	31 Jan.	29	1,194	17
323	1887	Saddleworth Permanent, Mechanics' Hall, Upper-mill, Oldham.	28th	30 April	88	939	18
329	1875	Wilberforce Permanent, 21, Scale-lane, Hull -	27th	23 Feb.	29	399	19
(a) (I.D.) 334	1874	South Myton Liberal Permanent, 13, Bowlalley-lane, Hull.	—	—	—	—	20
(I.D.) 334b	1876	Hull Third Alliance Mutual Permanent, Imperial Chambers, Bowlalley-lane, Hull.	26th	20 Nov.	53	25	21
336	1875	Leeds and Holbeck Permanent, 96, Albion-street, Leeds.	26th	26 Jan.	1,524	117,782	22
337	1875	East and West Sculcoates Liberal Permanent, 27, Scale-lane, Hull.	26th	14 Mar.	22	199	23
341	"	Milnsbridge and Colne Valley Perpetual, Scar-lane, Milnsbridge, Huddersfield.	26th	31 Dec.	52	1,135	24
(C.D.) 348	1876	Humber Permanent, 16, Parliament-street, Hull -	25th	31 Mar.	20	33	25
349	"	Hull Progressive Permanent, 3, Parliament-street, Hull.	25th	30 June	71	4,880	26
356	1877	Loftus and Middlesbrough Permanent, 2, Westfield-terrace, Loftus, R.S.O.	25th	26 Dec.	22	244	27
357	"	Saddleworth United Permanent, Mechanics' Institute, Upper-mill, Oldham.	25th	30 Nov.	75	1,262	28
(I.D.) 361	1878	Kingston-upon-Hull Victoria Permanent, 1, Vincent-street, Hull.	23rd	31 May	31	66	29
365	1879	First Bradford 256th Starr-Bowkett, Temperance Hall, Leeds-road, Bradford.	22nd	30 April	227	2,472	30
368	"	Second Bradford 274th Starr-Bowkett, St. George's Hall Coffee Tavern, Bradford.	22nd	30 Nov.	180	2,359	31
370	1880	First Barnsley and District 304th Starr-Bowkett, Coffee Tavern, Pitt-street, Barnsley.	21st	30 April	64	4,645	32
379	1881	Middlesbrough 421st Starr-Bowkett, 93, Albert-road, Middlesbrough.	20th	30 June	90	1,363	33
382	"	Hull Economic Terminating, 37, Lowgate, Hull -	20th	30 Sept.	190	2,451	34
384	1876	Scholes Permanent, National Schools, Scholes, Cleckheaton.	28th	31 Dec.	66	2,825	35
387	1882	Keighley and District 527th Starr-Bowkett, 10, Burlington Chambers, North-street, Keighley.	19th	31 Jan.	226	2,173	36
395	1883	Wortley and District 577th Starr-Bowkett, Golden Fleece Rooms, Boar-lane, Leeds.	18th	31 May	193	1,970	37
398	"	Beverley and District 634th Starr-Bowkett, Liberal Club, Walkergate, Beverley.	18th	31 Oct.	81	770	38
(I.D.) 400	1884	Scarborough 678th Starr-Bowkett, 1, Huntriss-row, Scarborough.	17th	9 Nov.	nil	251	39
402	"	First Halifax Richmond, 28, George-street, Halifax.	17th	31 Aug.	100	1,675	40

of Building Societies, for the Year 1901—*continued*.

	Amount Advanced on Mortgage during the Year.	Liabilities.		Undivided Profit.	Assets.		Balance Deficit (if any).	Schedule.		
		To Holders of Shares.	To Depositors and other Creditors.		Balance due on Mortgage Securities (not including Prospective Interest).	Other Assets.		Part I. Column 6.	Part II. Column 9.	Part III. Column 7.
	£.	£.	£.	£.	£.	£.	£.	£.	£.	£.
1	—	318	—	2	260	60	—	—	—	—
2	1,810	17,631	—	—	15,661	1,627	343	—	—	—
3	150	1,938	1,858	453	3,655	594	—	- nil -	750	- nil.
4	7,585	17,823	13,802	741	32,140	226	—	—	—	—
5	—	8,952	1,978	499	6,231	5,198	—	- nil -	5,211	- nil.
6	—	2,414	21	1,232	3,046	621	—	- nil -	3,046	- nil.
7	8,195	17,647	16,671	306	33,504	1,120	—	- nil -	3,187	- nil.
8	150	2,567	1,384	163	3,998	116	—	—	—	—
9	—	4,110	282	561	176	4,777	—	—	—	—
10	—	1,465	22	—	828	266	393	- nil -	828	- nil.
11	—	304	1,616	499	1,041	1,378	—	- nil -	40	- nil.
12	10,726	18,508	13,594	3,346	35,349	99	—	- nil -	11,210	- nil.
13	2,536	13,192	11,147	405	23,163	1,581	—	- nil -	686	- nil.
14	96,917	108,962	146,832	5,125	256,409	4,510	—	40,200	- nil -	- nil.
15	3,040	16,703	25,252	1,574	43,260	271	—	5,251	3,224	193
16	1,100	2,378	2,397	293	5,050	18	—	—	—	—
17	—	2,017	750	203	2,922	48	—	- nil -	2,483	439
18	800	4,430	—	236	4,179	487	—	- nil -	- nil -	367
19	—	995	651	157	1,628	175	—	—	—	—
20	—	—	—	—	—	—	—	—	—	—
21	—	85	279	15	—	379	—	—	—	—
22	47,402	108,282	153,861	5,343	261,866	5,620	—	—	—	—
23	—	2,045	306	273	2,412	212	—	- nil -	2,203	- nil.
24	140	1,626	539	301	1,496	970	—	—	—	—
25	—	1,631	2	—	431	39	1,163	- nil -	431	- nil.
26	2,050	3,680	3,830	250	6,547	1,213	—	—	—	—
27	—	1,393	—	134	1,225	302	—	- nil -	163	- nil.
28	465	3,693	—	56	3,340	409	—	—	—	—
29	—	1,026	—	182	1,084	124	—	- nil -	1,084	- nil.
30	2,700	12,841	500	674	13,294	721	—	—	—	—
31	2,600	10,584	—	614	10,872	326	—	—	—	—
32	4,050	10,478	47	780	10,573	732	—	—	—	—
33	760	5,942	75	1,093	6,560	550	—	—	—	—
34	1,675	9,910	113	1,008	10,622	1,009	—	- nil -	- nil -	1,086
35	1,500	3,585	5,733	265	9,380	203	—	- nil -	1,600	- nil.
36	800	10,225	—	312	10,006	531	—	—	—	—
37	756	9,261	874	1,527	11,639	23	—	—	—	—
38	700	3,908	4	4	3,620	296	—	- nil -	99	- nil.
39	—	- nil -	- nil -	- nil -	- nil -	- nil -	- nil -	—	—	—
40	1,686	9,435	11	1,117	10,111	452	—	—	—	—

ABSTRACT of the Annual Accounts and Statements

Register Number.	Year when Incorporated.	NAME OF SOCIETY, AND CHIEF OFFICE OR PLACE OF MEETING.	Year of Society's Existence.	Date in 1901 to which Accounts are made up.	Total Number of Members.	Total Receipts during the last Financial Year.	
		YORKSHIRE—continued.				£.	
405	1884	Second Rotherham and South Yorkshire Permanent, 22, Moorgate-street, Rotherham.	17th	31 Dec.	6	266	1
408	"	Second Halifax Richmond. 28, George-street, Halifax.	17th	31 Dec.	103	1,767	2
409	1885	Bradford Self-Help Permanent, 48, Sunbridge-road, Bradford.	17th	31 Dec.	514	8,911	3
414	"	Second Wortley and District 791st Starr-Bowkett, c/o Wm. Greaves, 15, Park-row, Leeds.	16th	31 Oct.	183	2,263	4
416	"	Headingley, Woodhouse, and Chapeltown 794th Starr-Bowkett, 24, Victoria-chambers, Leeds.	16th	30 Nov.	53	692	5
427	1886	Huddersfield and District Model, Room No. 1, Y.M.C.A., King-street, Huddersfield.	15th	30 Sept.	124	851	6
(a) (') 430	"	Spen Valley Richmond, Town Hall, Cleckheaton -	—	—	—	—	7
(I.D.) 431	1887	First Doncaster Richmond, Priory - Chambers, Priory-place, Doncaster.	14th	31 Dec.	134	136	8
434	"	Leeds City and District Permanent, 5, Park-row, Leeds.	14th	30 April	1,090	18,342	9
435	"	Barnsley Model, 20, Regent-street, Barnsley -	14th	30 April	108	1,056	10
437	"	York 867th Starr-Bowkett, 3, New-street, York -	14th	30 June	215	2,486	11
(I.D.) 441	"	Danum Model, 6, St. Sepulchre-gate, Doncaster -	14th	4 July	86	152	12
442	"	Wakefield and District Model, 26, Kirkgate, Wakefield.	14th	7 Nov.	226	2,084	13
452	1888	Pudsey, Stanningley, and Farsley Model, Mechanics' Institute, Pudsey, Leeds.	13th	25 Feb.	152	1,170	14
456	"	First Hull Perfect Thrift, 1, Mason-street, Hull -	13th	31 May	183	1,033	15
461	"	Selby and District Richmond, 7, Wide-street, Selby.	13th	30 April	144	969	16
466	"	Leeds United Perfect Thrift, 24, Victoria-chambers, Leeds.	13th	31 May	290	2,490	17
458	"	Yeadon, Guiseley, and Rawdon Model, Town Hall, Yeadon, Leeds.	13th	7 June	98	422	18
478	"	Armley and Wortley Model, Temperance Hall, Armley, Leeds.	13th	31 Dec.	111	743	19
485	1889	Second Hull Perfect Thrift, 1, Mason-street, Hull.	13th	31 Dec.	181	1,170	20
486	"	Heckmondwike Model, Primitive Methodist Mission Rooms, Oldfield-lane, Heckmondwike.	12th	28 Jan.	211	1,422	21
508	"	First Sheffield Model, 22, York-street, Sheffield -	12th	30 June	127	875	22
513	"	West Hull Model, West Hull Liberal Club, Boulevard, Hull.	12th	31 Aug.	100	230	23
514	"	Rotherham and District Perfect Thrift, 30, High-street, Rotherham.	12th	31 Mar.	300	1,549	24
(C.D.) 520	"	Second Sheffield Model, 14, Saint James-street, Sheffield.	12th	30 Oct.	92	810	25
528	1890	Halifax and District Perfect Thrift, 9, Fergusson-street, off Carlton-street, Halifax.	11th	31 Jan.	340	1,458	26
(I.D.) 530	"	Leeds and Garforth Permanent, 2, St. Philip's-street, Leeds.	11th	28 Feb.	4	nil	27
532	"	Third Sheffield Model, 22, York-street, Sheffield -	11th	31 Mar.	120	863	28
533	"	Milnsbridge Model, Exchange-buildings, Milnsbridge, Huddersfield.	11th	13 May	171	512	29
538	"	Ossett Perfect Thrift, Queen-street, Ossett, R.S.O.	11th	11 Oct.	94	598	30
541	1891	Fourth Sheffield Model, 22, York-street, Sheffield	11th	30 Nov.	129	1,181	31
543	"	Second Rotherham and District Perfect Thrift, 30, High-street, Rotherham.	10th	28 Feb.	285	918	32
557	1892	First Rotherham Economic, 12, Westgate, Rotherham.	9th	30 May	259	843	33
559	"	Leeds Perfect Thrift, 65, Albion-street, Leeds -	9th	25 Nov.	259	614	34
565	1894	Seventh Unity, Meetinghouse-lane, Sheffield -	7th	28 Feb.	18	492	35
566	"	First Barnsley Popular, 13, Sheffield - road, Barnsley.	7th	17 July	170	1,007	36
567	1893	Barnoldswick and District Permanent, Croft House, Barnoldswick, Colne.	4th	31 Dec.	66	889	37
568	1901	First Middlesbrough Economic, 129, Albert-road, Middlesbrough.	1st	31 Dec.	186	540	38
Total -					62,081	3,242,502	39

(') This Society has terminated (1902).

of Building Societies for the Year 1901—*continued.*

	Amount Advanced on Mortgage during the Year	Liabilities.		Undivided Profit.	Assets.		Balance Deficit (if any).	Schedule.		
		To Holders of Shares.	To Depositors and other Creditors.		Balance due on Mortgage Securities (not including Prospective Interest).	Other Assets.		Part I. Column 6.	Part II. Column 9.	Part III. Column 7.
	£.	£.	£.	£.	£.	£.	£.	£.	£.	£.
1	—	1,000	5	118	1,097	26	—	—	—	—
2	1,250	10,246	11	895	10,495	657	—	—	—	—
3	2,615	8,654	6,165	—	13,966	853	—	—	—	—
4	2,120	8,281	2,033	367	10,673	8	—	—	—	—
5	—	1,038	—	490	964	564	—	—	—	—
6	600	4,178	2	11	4,052	139	—	— nil —	176	— nil.
7	—	—	—	—	—	—	—	—	—	—
8	—	39	—	93	—	132	—	—	—	—
9	2,487	14,983	7,926	951	23,840	20	—	—	—	—
10	700	4,091	57	348	4,215	281	—	—	—	—
11	1,000	7,884	—	127	7,646	365	—	—	—	—
12	—	626	—	926	1,415	137	—	—	—	—
13	1,942	10,236	42	1,018	10,777	519	—	—	—	—
14	1,000	5,239	—	536	5,479	296	—	—	—	—
15	600	5,980	—	—	5,580	275	125	—	—	—
16	400	3,650	27	259	3,336	600	—	—	—	—
17	2,470	7,366	107	704	8,014	163	—	—	—	—
18	100	2,877	—	248	2,837	288	—	—	—	—
19	700	3,679	—	318	3,742	255	—	—	—	—
20	500	5,294	—	—	4,854	218	222	—	—	—
21	100	6,163	16	779	5,993	965	—	—	—	—
22	800	3,908	—	523	3,596	835	—	—	—	—
23	—	1,611	—	154	1,677	88	—	— nil —	255	— nil.
24	800	8,189	841	183	8,545	168	—	—	—	—
25	—	3,606	—	351	3,466	491	—	—	—	—
26	1,000	7,202	—	711	7,664	249	—	—	—	—
27	—	15	—	—	—	15	—	—	—	—
28	600	3,722	—	560	3,973	309	—	—	—	—
29	350	2,376	—	568	2,804	140	—	—	—	—
30	—	2,172	—	113	2,087	198	—	—	—	—
31	400	4,271	—	529	4,382	418	—	—	—	—
32	200	5,080	—	—	4,772	303	5	—	—	—
33	790	2,843	92	133	2,762	306	—	—	—	—
34	700	2,802	—	—	2,562	10	230	—	—	—
35	2	2,023	2,049	505	4,195	382	—	—	—	—
36	275	3,001	—	568	3,011	558	—	—	—	—
37	535	1,942	235	4	2,162	19	—	—	—	—
38	210	380	—	—	209	155	16	—	—	—
39	1,229,401	4,191,436	4,441,270	240,322	8,257,988	612,543	2,497	897,363	89,809	2,140

ABSTRACT of the Annual Accounts and Statements

Register Number.	Year when Incorporated.	NAME OF SOCIETY, AND CHIEF OFFICE OR PLACE OF MEETING.	Year of Society's Existence.	Date in 1901 to which Accounts are made up.	Total Number of Members.	Total Receipts during the last Financial Year.	
2	1895	BERWICK-UPON-TWEED : Berwick-upon-Tweed, 8, Sandgate, Berwick-upon-Tweed.	37th	31 Dec.	210	£. 6,164	1
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WALES.							
3	1882	ANGLESEA : Anglesea Permanent, Town Hall, Holyhead	38th	31 May.	147	1,753	2
(a) (C.D.) 4	1897	Holyhead Economic, 18, Market-street, Holyhead.	—	—	—	—	3
				Total -	147	1,753	4
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(C.D.) 1	1881	BRECKNOCKSHIRE : Brecknock and District 394th Starr-Bowkett, Church House, Lion-street, Brecknock.	20th	24 Aug.	40	593	5
(I.D.) 2	1886	Brynmawr and District 821st Starr-Bowkett, 15, Davies-street, Brynmawr, R.S.O.	15th	30 Sept.	88	583	6
				Total -	128	1,176	7
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1	1891	CARDIGANSHIRE : Aberystwyth 982nd Starr - Bowkett, Queen's-square House, Aberystwyth.	10th	31 Mar.	169	781	8
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6	1876	CARMARTHENSHIRE : Burry Port, Pembrey, and Gwendraeth Valleys Permanent, 1, Bridge-street, Burry Port, R.S.O.	27th	30 April	10	74	9
8	1877	Carmarthen and adjoining Counties Permanent, 6, Lammas-street, Carmarthen.	24th	31 May	17	754	10
10	1881	Llanelly Permanent, The Nevill Memorial, Llanelly.	20th	30 June	25	948	11
11	1882	Llanelly 561st Starr-Bowkett, Old Town Hall, Llanelly.	19th	31 Dec.	162	2,068	12
12	1884	Second Llanelly 676th Starr - Bowkett, Old Town Hall, Llanelly.	17th	30 April	160	1,181	13
14	1887	Third Llanelly 870th Starr-Bowkett, Old Town Hall Chambers, Llanelly.	14th	31 Oct.	223	1,706	14
17	1889	Amman Valley 963rd Starr - Bowkett, Ivorites' Hall, Ammanford, R.S.O.	12th	31 Oct.	190	305	15
18	1890	Brynamman, G. C. G., and Swansea Valley 969th Starr-Bowkett, Welcome Coffee Tavern, Brynamman, R.S.O.	11th	30 June	211	560	16
19	"	Llanelly Terminable, School Board Offices, Athenæum, Llanelly.	12th	31 Dec.	27	400	17
21	1898	First Llanelly and District Economic, 61, Station-road, Llanelly.	4th	31 Dec.	75	484	18
				Total -	1,100	8,480	19
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56	1896	CARNARVONSHIRE : Carnarvon Permanent, Glanmenai, Carnarvon	37th	1 May	32	697	20
70	1875	Bethesda Permanent, Coetmor - yard, Bethesda, Bangor.	36th	31 Dec.	43	60	21
72	1896	Llandinorwick Permanent, Glandwr, Clwtybont, Cwmyglo, R.S.O.	35th	31 Mar.	261	5,273	22
74	1874	Lleyn and Eifionydd Permanent, 1, Salem terrace, Pwllheli.	35th	31 Dec.	1,023	6,502	23
80	1876	Bangor and Arvon Permanent, 294, High-street, Bangor.	34th	30 Sept.	186	2,818	24
85	1875	Bangor and North Wales, The Cottage, Port Penrhyn, Bangor.	30th	31 Dec.	82	1,353	25
87	"	Criccieth Permanent, Rhianfa, Criccieth, R.S.O.	26th	30 Sept.	68	2,292	26
9	1889	Carnarvon 960th Starr-Bowkett, 7, Market-street, Carnarvon.	12th	31 Oct.	211	1,096	27

of Building Societies, for the Year 1901—*continued*.

	Amount Advanced on Mortgage during the Year.	Liabilities.		Undivided Profit.	Assets.		Balance Deficit (if any).	Schedule.		
		To Holders of Shares.	To Depositors and other Creditors.		Balance due on Mortgage Securities (not including Prospective Interest).	Other Assets.		Part I. Column 6.	Part II. Column 9.	Part III. Column 7.
	£.	£.	£.	£.	£.	£.	£.	£.	£.	£.
1	5,360	10,776	14,538	311	25,076	549	—	—	—	—
2	559	9,406	72	762	9,398	842	—	—	—	—
3	—	—	—	—	—	—	—	—	—	—
4	559	9,406	72	762	9,398	842	—	—	—	—
5	—	604	—	204	738	70	—	—	—	—
6	—	816	—	76	694	198	—	—	—	—
7	—	1,420	—	280	1,432	268	—	—	—	—
8	800	2,668	—	107	2,272	503	—	—	—	—
9	—	310	58	35	324	79	—	— nil —	— nil —	150
10	—	978	—	737	1,026	689	—	—	—	—
11	390	619	539	632	1,351	439	—	— nil —	— nil —	738
12	1,020	7,018	16	909	6,169	1,774	—	—	—	—
13	470	5,495	18	762	5,452	823	—	—	—	—
14	1,200	6,747	11	757	6,969	546	—	—	—	—
15	300	1,063	12	158	967	266	—	—	—	—
16	200	2,313	12	—	1,949	351	25	—	—	—
17	—	418	9	—	149	66	212	—	—	—
18	110	632	189	—	554	175	92	—	—	—
19	3,690	25,593	864	3,990	24,910	5,308	329	—	—	888
20	—	1,911	—	407	1,759	559	—	— nil —	157	— nil.
21	—	374	69	—	220	9	214	— nil —	1	— nil.
22	3,901	8,815	3,240	2,563	13,610	1,008	—	— nil —	350	— nil.
23	1,091	55,199	1,515	5,188	61,079	823	—	5,717	17,750	— nil.
24	1,730	10,876	16	575	11,467	—	—	— nil —	587	— nil.
25	30	3,837	—	686	3,795	728	—	— nil —	1,653	44
26	850	5,995	5	1,415	5,913	1,502	—	— nil —	1,052	1,125
27	900	4,871	—	190	4,812	249	—	—	—	—

ABSTRACT of the Annual Accounts and Statements

Register Number.	Year when incorporated.	NAME OF SOCIETY, AND CHIEF OFFICE OR PLACE OF MEETING.	Year of Society's Existence.	Date in 1901 to which Accounts are made up.	Total Number of Members.	Total Receipts during the last Financial Year.	
CARNARVONSHIRE—continued.							
93	1891	Carnarvon and District Perfect Thrift, Palace Chambers, Carnarvon.	10th	31 Jan.	399	1,079	1
94	"	Snowdon Permanent, Market Hall, Llanberis, R.S.O.	11th	30 June	99	752	2
95	1892	Bangor and District Perfect Thrift, Assembly Room, Queen's Head Café, Bangor.	10th	31 Dec.	342	968	3
				Total	2,746	22,890	4
DENBIGHSHIRE :							
8	1885	Wrexham, Ruabon, and North Wales, 5, Temple-row, Wrexham.	55th	30 Nov.	20	370	5
13	1394	North Denbighshire Permanent, 11, Chapel-street, Denbigh.	35th	2 Mar.	1,951	14,145	6
16	1890	Wrexham and District Perfect Thrift, 25, Chester-street, Wrexham.	12th	31 Dec.	226	881	7
				Total	2,197	14,896	8
FLINTSHIRE :							
(a)2	1901	Summers Permanent, Hawarden Bridge Iron Works.	—	—	—	—	9
GLAMORGANSHIRE :							
16	1895	Maesteg Permanent, 16, Commercial - street, Maesteg, R.S.O.	45th	31 Dec.	262	6,338	10
27	1892	Vale of Neath Permanent, Guildhall, Neath	45th	31 Dec.	62	1,398	11
32	1876	Principality Permanent Investment, 28, St. Mary-street, Cardiff.	42nd	31 Dec.	2,368	105,271	12
42	1883	Aberavon Equitable Permanent, 10, Bay View-terrace, Aberavon, Port Talbot.	38th	31 Dec.	181	3,062	13
46	1875	Bridgend Permanent, Town Hall Chambers, Bridgend.	36th	30 Sept.	103	3,059	14
49	"	Cardiff, 21, High-street, Cardiff - - -	36th	30 Nov.	259	24,873	15
53	1876	Pontypridd, Llantrisant, and Rhondda Valleys Permanent, Town Hall Chambers, Pontypridd.	35th	31 May	294	17,308	16
56	1880	Glamorgan, 15, Queen-street, Cardiff - - -	34th	31 Mar.	637	23,835	17
57	1896	Margam Permanent, Boys' Schoolroom, Taibach, Port Talbot.	34th	31 May	103	1,848	18
93	1876	Merthyr and Dowlais Permanent, Glebeland House, 18, Glebeland-street, Merthyr Tydvil.	29th	30 June	266	14,535	19
101	1883	Aberdare, Mountain Ash, and Hirwain Permanent, 7, Canon-street, Aberdare.	28th	30 June	74	1,398	20
108	1898	Hibernian, Infant Schoolroom, David-street, Cardiff.	27th	31 Dec.	74	2,455	21
127	1875	Landore Permanent, Siloh Chapel Schoolroom, Landore, R.S.O.	26th	30 April	252	8,554	22
131	1876	Pontardawe Permanent, Herbert-chambers, Pontardawe, R.S.O.	26th	31 Dec.	111	2,321	23
136	"	Llynvi Valley Permanent, Liverpool House, Maesteg, R.S.O.	25th	30 June	110	2,795	24
140	1877	Swansea Rock Permanent, 1, Northampton-place, Swansea.	24th	31 Dec.	66	2,371	25
143	1878	Swansea Imperial Permanent, Imperial-chambers, Caer-street, Swansea.	23rd	31 Mar.	159	5,470	26
146	"	Welsh Economic Permanent, Old Bank Chambers, Market-square, Pontypridd.	23rd	30 June	198	39,840	27
150	1879	Aberavon Mutual Permanent, 5, High - street, Aberavon, Port Talbot.	22nd	31 July	107	2,034	28
156	1880	First Cardiff Starr-Bowkett, 1, Frederick-street, Cardiff.	21st	30 April	301	2,513	29
157	"	National Emblem Permanent, Bank Chambers, Heathfield-street, Swansea.	21st	30 Sept.	63	921	30
(C.D.) 163	1881	Pontypridd and Rhondda Valley 446th Starr-Bowkett, Vestry Hall, 8, Church-street, Pontypridd.	20th	31 Oct.	27	14	31
(I.D.) 163	"	Cardiff Borough Permanent, 94, St. Mary-street, Cardiff.	18th	31 Mar.	- nil -	25	32
(I.D.) 167	1882	Penarth and District 490th Starr-Bowkett, 24, Hickman-road, Penarth.	19th	31 Mar.	97	500	33

of Building Societies, for the Year 1901—*continued*.

	Amount Advanced on Mortgage during the Year.	Liabilities.		Undivided Profit.	Assets.		Balance Deficit (if any).	Schedule.		
		To Holders of Shares.	To Depositors and other Creditors.		Balance due on Mortgage Securities (not including Prospective Interest).	Other Assets.		Part I. Column 6.	Part II. Column 9.	Part III. Column 7.
	£.	£.	£.	£.	£.	£.	£.	£.	£.	£.
1	900	4,094	—	34	4,101	27	—	—	—	—
2	604	3,918	—	874	4,077	715	—	- nil -	385	- nil.
3	300	4,591	—	—	4,109	461	21	—	—	—
4	10,306	104,481	4,845	11,932	114,942	6,081	235	5,717	21,935	1,169
5	254	2,273	368	933	814	2,760	—	- nil -	218	- nil.
6	1,956	118,344	—	9,409	119,135	3,618	—	- nil -	96,433	- nil.
7	550	1,843	—	—	1,700	34	109	—	—	—
8	2,760	117,460	368	10,342	121,649	6,412	109	—	96,651	—
9	—	—	—	—	—	—	—	—	—	—
10	2,978	20,331	56	2,610	22,823	174	—	- nil -	3,042	5,116
11	2,030	1,252	29	6,807	5,815	2,273	—	- nil -	- nil -	260
12	62,619	207,629	138,347	9,420	341,663	13,733	—	- nil -	- nil -	42
13	3,011	4,451	5,143	2,284	11,876	2	—	- nil -	288	- nil.
14	—	2,569	2,317	—	4,022	337	527	- nil -	2,682	- nil.
15	11,340	18,694	27,465	3,119	47,807	1,471	—	9,500	240	434
16	11,850	30,281	23,991	2,335	54,988	1,619	—	- nil -	4,478	3,341
17	10,440	23,135	40,243	3,035	63,942	2,471	—	- nil -	- nil	598
18	375	4,804	2	402	3,984	1,224	—	—	—	—
19	4,305	19,932	25,115	5,521	48,953	1,615	—	- nil -	14,001	- nil.
20	520	3,454	216	1,005	4,652	23	—	—	—	—
21	1,643	2,091	4,463	537	7,006	85	—	—	—	—
22	1,996	3,948	20,772	113	22,512	2,321	—	- nil -	1,386	6,983
23	1,350	4,452	25	852	5,092	237	—	—	—	—
24	605	2,929	1,699	557	4,176	1,009	—	—	—	—
25	1,280	3,539	3,555	362	7,135	321	—	- nil -	777	- nil.
26	2,000	15,626	2,540	4	17,711	459	—	- nil -	826	- nil.
27	9,905	32,247	18,479	8,479	34,295	24,910	—	—	—	—
28	80	2,931	2,828	1,722	7,171	310	—	- nil -	46	- nil.
29	2,150	19,584	36	519	18,342	1,797	—	- nil -	1,141	- nil.
30	318	4,567	237	249	5,048	5	—	—	—	—
31	—	157	—	62	—	219	—	—	—	—
32	—	—	—	5	—	5	—	—	—	—
33	—	1,967	—	—	1,804	70	93	nil -	364	- nil.

ABSTRACT of the Annual Accounts and Statements

Register Number.	Year when Incorporated.	NAME OF SOCIETY, AND CHIEF OFFICE OR PLACE OF MEETING.	Year of Society's Existence.	Date in 1901 to which Accounts are made up.	Total Number of Members.	Total Receipts during the last Financial Year.	
		GLAMORGANSHIRE—continued.				£.	
169	1888	Second Cardiff Starr-Bowkett, 1, Frederick-street, Cardiff.	19th	30 April	272	2,456	1
172	"	First Dowlais 518th Starr-Bowkett, Dowlais Coffee Tavern, Dowlais.	19th	30 June	317	3,057	2
174	1882	First Neath and District 529th Starr-Bowkett, 89, Windsor-road, Neath.	19th	31 Oct.	112	1,582	3
175	"	Merthyr 560th Starr-Bowkett, 22, Glebeland-street, Merthyr Tydvil.	19th	31 Dec.	126	1,988	4
176	1893	British National Thrift, 28, Goat-street, Swansea.	19th	31 Dec.	18	250	5
186	"	Aberdare 617th Starr-Bowkett, Cardiff Castle Coffee Hotel, Cardiff-street, Aberdare.	18th	3 Sept.	74	1,657	6
(T.D.) 187	"	Swansea and West Glamorgan, 40, Oxford-street, Swansea.	18th	28 Feb.	nil	27	7
194	1884	Mountain Ash 732nd Starr-Bowkett, Post Office Chambers, Commercial-street, Mountain Ash.	17th	30 Nov.	188	671	8
199	1886	Gorseinon Permanent, Schoolroom, Gorseinon, R.S.O.	14th	30 June	114	2,337	9
201	1887	Swansea Albion Permanent, 40, Oxford-street, Swansea.	15th	31 Dec.	111	2,482	10
202	"	Bridgend Richmond, 25, Dunraven-place, Bridgend.	14th	31 Jan.	144	1,262	11
203	"	Merthyr New and Improved, 22, Glebeland-street, Merthyr Tydvil.	14th	30 June	92	1,316	12
205	"	Afan Valley Permanent, Old Pay Office, Cwmavon, Port Talbot.	14th	1 July	89	1,343	13
209	1889	Fourth St. Andrew's Terminating, 37, Wind-street, Swansea.	12th	30 June	23	527	14
210	"	Pentre and Treorchy 962nd Starr-Bowkett, Assembly Hall, Pentre.	12th	31 July	152	739	15
211	"	Barry Dock Permanent, 71, Holton-road, Barry	12th	31 Dec.	24	546	16
212	1890	Mountain Ash Permanent, Ffrwd Villa, Mountain Ash.	11th	27 Mar.	21	1,317	17
214	"	Twelfth Glamorganshire, 10, Rutland-street, Swansea.	11th	13 Nov.	41	1,502	18
215	1891	Swansea Union Terminating, 19, Heathfield-street, Swansea.	11th	31 Dec.	63	2,051	19
217	"	Fourth Swansea Liberal Terminating, Ebenezer Schoolroom, near High-street Station, Swansea.	10th	20 Jan.	79	2,013	20
218	"	Merthyr Working Men's, 14, Church-street, Merthyr Tydvil.	10th	25 May	400	2,520	21
220	"	Treorchy and District Perfect Thrift, 2, High-street, Treorchy.	10th	28 May	379	1,459	22
221	"	Third Clydach Equitable, Reading-room, Clydach, R.S.O.	10th	28 Feb.	48	597	23
(a) (I.D.) 222	"	Gwynfi 976th Starr-Bowkett, Gelly Assembly-rooms, Abergwynfi, Port Talbot.	—	—	—	—	24
224	"	Treherbert and District Perfect Thrift, 56, Gwendoline-street, Tynnewydd, Treherbert.	10th	25 Nov.	366	844	25
225	"	Penygraig and District Perfect Thrift, Foster's Coffee Tavern, Penygraig, Dinas.	10th	30 Nov.	338	947	26
227	"	Central Glamorgan Permanent Provident, 10 Bridge-street, Maesteg, R.S.O.	10th	31 Dec.	210	604	27
228	1892	Pentre Estyll and Cwmbwrla, Pentre Estyll Schoolroom, Swansea.	10th	3 Nov.	26	457	28
229	"	Second Neath and District 979th Starr-Bowkett, 89, Windsor-road, Neath.	9th	31 Jan.	203	1,202	29
230	"	Aberdare and District Perfect Thrift, Judge's Court Room, Weatherall-street, Aberdare.	9th	30 April	251	1,429	30
(I.D.) 232	"	Aberavon, Taibach, and Port Talbot District Perfect Thrift, 11, Courtland-place, Port Talbot.	9th	30 June	314	283	31
233	"	Aberaman and District Perfect Thrift, Libanus Vestry Hall, Aberaman, Aberdare.	9th	30 June	305	704	32
(I.D.) 234	"	Briton Ferry Perfect Thrift, 1, Charles-street, Briton Ferry, R.S.O.	9th	31 Aug.	334	661	33
235	"	Third Neath 1001st Starr-Bowkett, 89, Windsor-road, Neath.	9th	31 May	165	1,083	34
236	1893	Neath and Melincrythan Perfect Thrift, 32, Briton Ferry-road, Neath.	8th	31 Jan.	189	337	35
238	"	Second Morriston Beehive, The Surgery, Dillwyn-street, Morriston, R.S.O.	8th	31 Mar.	79	2,172	36
239	1894	Swansea Third Alliance, 19, Heathfield-street, Swansea.	7th	31 Mar.	51	1,133	37
(I.D.) 240	"	Aberavon, Cwmavon, Taibach and Port Talbot District Second Perfect Thrift, 19, Springfield-place, Aberavon, Port Talbot.	7th	30 June	230	127	38

of Building Societies, for the Year 1901—*continued*.

	Amount Advanced on Mortgage during the Year.	Liabilities.		Undivided Profit.	Assets.		Balance Deficit (if any).	Schedule.		
		To Holders of Shares.	To Depositors and other Creditors.		Balance due on Mortgage Securities (not including Prospective Interest).	Other Assets.		Part I. Column 6.	Part II. Column 9.	Part III. Column 7.
	£.	£.	£.	£.	£.	£.	£.	£.	£.	£.
1	1,600	15,354	23	552	14,272	1,657	--	- nil -	587	711
2	2,700	13,318	5	770	13,471	622	--	--	--	--
3	250	6,222	94	1,132	6,272	1,176	--	--	--	--
4	1,390	8,541	--	--	7,932	555	54	--	--	--
5	--	1,054	227	158	1,430	9	--	- nil -	288	- nil.
6	500	5,176	--	503	5,558	121	--	--	--	--
7	--	nil	- nil -	- nil -	- nil -	- nil -	- nil -	--	--	--
8	400	3,223	--	188	2,890	521	--	--	--	--
9	200	3,462	4,805	51	8,116	202	--	- nil -	- nil -	1,790
10	1,555	4,976	1,187	555	6,331	387	--	- nil -	1,420	547
11	600	4,557	--	337	4,583	311	--	- nil -	140	- nil.
12	1,000	3,559	7	--	3,143	384	39	--	--	--
13	652	2,541	789	326	3,266	390	--	--	--	--
14	--	497	1,029	103	1,616	13	--	- nil -	416	- nil.
15	600	3,493	--	--	3,172	289	32	--	--	--
16	--	676	345	66	1,087	--	--	--	--	--
17	160	2,248	1,022	435	2,782	923	--	--	--	--
18	199	2,308	--	1,384	3,534	158	--	--	--	--
19	--	2,797	--	1,667	3,718	746	--	- nil -	- nil -	684
20	899	1,478	190	3,061	2,749	1,980	--	--	--	--
21	935	9,251	8	380	9,404	235	--	- nil -	136	- nil.
22	720	5,351	--	132	4,793	690	--	--	--	--
23	100	894	--	441	1,310	25	--	- nil -	81	- nil.
24	--	--	--	--	--	--	--	--	--	--
25	1,261	3,747	10	139	3,896	--	--	--	--	--
26	413	2,924	--	66	2,622	368	--	--	--	--
27	240	2,022	--	39	2,007	54	--	--	--	--
28	15	692	80	853	1,624	1	--	--	--	--
29	300	4,616	--	67	3,958	725	--	--	--	--
30	1,405	4,284	5	112	4,231	170	--	--	--	--
31	--	2,446	--	65	2,364	147	--	--	--	--
32	689	3,143	38	236	3,210	207	--	--	--	--
33	--	4,466	--	273	4,573	166	--	--	--	--
34	65	4,304	92	134	3,180	1,350	--	--	--	--
35	225	1,824	--	--	1,507	281	36	- nil -	185	- nil.
36	325	3,105	1,267	590	4,962	--	--	--	--	--
37	--	2,567	1,070	392	3,974	55	--	--	--	--
38	--	1,659	4	--	1,289	182	192	--	--	--

ABSTRACT of the Annual Accounts and Statements

Register Number.	Year when Incorporated.	NAME OF SOCIETY, AND (CHIEF OFFICE OR PLACE OF MEETING.	Year of Society's Existence.	Date in 1901 to which Accounts are made up.	Total Number of Members.	Total Receipts during the last Financial Year.	
GLAMORGANSHIRE—continued.							£.
241	1894	Thirteenth Glamorganshire, 10, Rutland-street, Swansea.	7th	30 June	48	1,886	1
242	1895	Fifth Swansea Liberal Terminating, Ebenezer Schoolroom, Swansea.	7th	31 Dec.	97	3,516	2
(I.D.) 243	1880	Counties Conservative Permanent, 154, Castle-road, Roath, Cardiff.	21st	31 Dec.	394	2,003	3
244	1896	Fifth Landore Equitable Terminating, Old Siloh Chapel Schoolroom, Landore, R.S.O.	6th	31 Dec.	80	1,341	4
245	1898	Sixth Swansea Liberal Terminating, Ebenezer Schoolroom, Swansea.	4th	31 Dec.	148	6,190	5
(I.D.) 246	"	Aberavon and Port Talbot Economic, Victoria Institute, Port Talbot.	4th	31 Dec.	58	- nil -	6
247	"	Cwmavon and Pontrhydyfen Economic, Tymaen Schoolroom, Cwmavon, Port Talbot.	4th	31 Dec.	134	395	7
248	"	Fourteenth Glamorganshire, 10, Rutland-street, Swansea.	4th	31 Dec.	82	1,617	8
249	1894	New Tredegar and District Perfect Thrift, Colliers Coffee Tavern, Tirphil, Cardiff.	7th	30 April	275	212	9
250	1900	Swansea and District Terminating, Ebenezer Schoolroom, Ebenezer-street, Swansea.	2nd	31 Dec.	114	5,497	10
251	1901	Seventh Swansea Liberal Terminating, Ebenezer Schoolroom, Swansea.	1st	31 Dec.	167	8,178	11
252	"	Fifteenth Glamorganshire, 10, Rutland-street, Swansea.	1st	31 Dec.	75	1,953	12
253	"	Third Morriston Provident, Surgery, Dillwyn-street, Morriston, R.S.O.	1st	31 Dec.	108	1,626	13
254	"	Clydach Permanent, Reading Room, Clydach, R.S.O.	—	(¹)	—	—	14
Total -					13,896	353,134	15
MERIONETHSHIRE :							
1	1877	Merionethshire Permanent, Four Crosses, High-street, Blaenau-Festiniog.	24th	31 Dec.	149	1,001	16
PEMBROKESHIRE :							
1	1874	Pembrokeshire Permanent, Bush-street, Pembroke Dock.	39th	31 Dec.	1,504	20,974	17
2	1888	Haverfordwest 931st Starr-Bowkett, 21, Market-street, Haverfordwest.	13th	30 Nov.	213	1,253	18
Total -					1,717	22,227	19

(¹) Not yet commenced business.

of Building Societies, for the Year 1901—*continued*.

	Amount Advanced on Mortgage during the Year.	Liabilities.		Undivided Profit.	Assets.		Balance Deficit (if any).	Schedule.		
		To Holders of Shares.	To Depositors and other Creditors.		Balance due on Mortgage Securities (not including Prospective Interest).	Other Assets.		Part I. Column 6.	Part II. Column 9.	Part III. Column 7.
	£.	£.	£.	£.	£.	£.	£.	£.	£.	£.
1	—	3,455	2,292	762	6,430	79	—	—	—	—
2	409	4,483	4,890	1,960	7,882	3,460	—	—	—	—
3	—	20,983	635	—	—	3,073	18,545	—	—	—
4	—	3,178	—	—	2,448	681	99	- nil -	85	- nil.
5	1,370	3,313	10,673	634	12,660	1,960	—	—	—	—
6	—	78	—	—	—	33	45	—	—	—
7	150	784	—	—	455	292	37	—	—	—
8	71	4,116	—	—	3,163	598	355	—	—	—
9	—	647	—	—	286	361	—	—	—	—
10	5,890	1,336	6,330	22	7,652	36	—	—	—	—
11	8,320	1,535	6,367	27	7,901	28	—	—	—	—
12	1,866	1,181	691	—	1,795	—	77	—	—	—
13	1,482	874	530	10	1,413	1	—	—	—	—
14	—	—	—	—	—	—	—	—	—	—
15	169,751	619,308	362,263	68,630	947,728	82,342	20,131	9,500	32,609	20,706
16	287	4,230	57	527	4,630	184	—	—	—	—
17	10,999	60,961	7,300	3,578	70,806	1,033	—	- nil -	341	- nil
18	600	5,742	19	314	5,835	240	—	—	—	—
19	11,599	66,703	7,319	3,892	76,641	1,273	—	—	341	—

SUMMARY, INCORPORATED

COUNTIES.	Total Number of Societies.	Number of Societies making Returns.	Total Number of Members.	Total Receipts during the last Financial Year.	Number of Societies making Advances on Mortgage.	Amount Advanced on Mortgage during the Year.	
ENGLAND.							
				£.		£.	
BEDFORDSHIRE - - - -	15	15	2,513	45,334	14	22,987	1
BERKSHIRE - - - -	14	14	2,239	65,734	13	45,153	2
BUCKINGHAMSHIRE - - -	13	13	2,496	46,608	10	42,227	3
CAMBRIDGESHIRE - - - -	13	13	1,251	9,499	7	4,571	4
CHEESHIRE - - - -	54	54	8,028	154,745	38	76,190	5
CORNWALL - - - -	7	7	1,511	5,681	6	4,054	6
CUMBERLAND - - - -	18	16	6,487	141,323	14	50,967	7
DERBYSHIRE - - - -	25	25	5,996	120,689	17	59,695	8
DEVONSHIRE - - - -	29	27	6,911	121,635	24	54,994	9
DORSETSHIRE - - - -	12	12	2,265	46,939	10	26,136	10
DURHAM - - - -	107	106	22,764	700,806	87	327,927	11
ESSEX - - - -	45	42	5,736	157,505	34	81,530	12
GLOUCESTERSHIRE - - - -	30	30	13,009	494,693	27	233,656	13
HAMPSHIRE - - - -	53	52	7,112	175,117	40	79,690	14
HEREFORDSHIRE - - - -	7	7	672	9,194	6	4,680	15
HERTFORDSHIRE - - - -	20	18	2,726	88,857	12	50,506	16
HUNTINGDONSHIRE - - -	1	1	202	786	1	100	17
KENT - - - -	61	60	11,201	313,512	47	165,788	18
LANCASHIRE - - - -	365	362	66,168	1,699,234	261	747,784	19
LEICESTERSHIRE - - - -	27	27	19,175	364,308	18	170,984	20
LINCOLNSHIRE - - - -	25	24	3,406	87,084	19	39,389	21
LONDON - - - -	464	452	111,901	5,266,233	339	2,460,970	22
MIDDLESEX - - - -	29	26	3,184	111,436	17	45,321	23
MONMOUTHSHIRE - - - -	17	17	2,173	48,867	10	29,305	24
NORFOLK - - - -	12	12	1,938	45,098	10	25,914	25
NORTHAMPTONSHIRE - - -	18	18	2,646	43,057	13	24,066	26
NORTHUMBERLAND - - - -	65	63	15,934	896,633	58	493,381	27
NOTTINGHAMSHIRE - - -	15	15	5,237	144,473	10	72,285	28
OXFORDSHIRE - - - -	4	4	448	4,232	2	3,420	29
RUTLANDSHIRE - - - -	1	1	92	133	—	—	30
SHROPSHIRE - - - -	9	9	1,153	13,336	9	6,202	31
SOMERSETSHIRE - - - -	34	33	8,415	213,319	28	113,484	32
STAFFORDSHIRE - - - -	54	53	19,553	550,716	43	258,367	33
SUFFOLK - - - -	7	6	1,515	29,633	6	12,912	34
SURREY - - - -	26	26	4,493	138,976	20	72,921	35
SUSSEX - - - -	38	38	6,374	204,780	29	103,549	36
WARWICKSHIRE - - - -	36	35	15,509	590,763	32	373,368	37
WESTMORLAND - - - -	6	6	935	9,854	4	4,115	38
WILTSHIRE - - - -	9	9	3,166	86,589	9	47,545	39
WORCESTERSHIRE - - - -	14	14	6,141	156,234	11	88,813	40
YORKSHIRE - - - -	98	96	62,081	3,242,502	72	1,229,401	41
BERWICK-UPON-TWEED - -	1	1	210	6,164	1	5,360	42
TOTAL ENGLAND - - -	1,898	1,859	464,986	16,651,831	1,427	7,759,707	43
WALES.							
ANGLESEA - - - -	2	1	147	1,753	1	559	44
BRECKNOCKSHIRE - - - -	2	2	128	1,176	—	—	45
CARDIGANSHIRE - - - -	1	1	169	781	1	800	46
CARMARTHENSHIRE - - - -	10	10	1,100	8,480	7	3,690	47
CARNARVONSHIRE - - - -	11	11	2,746	22,890	9	10,306	48
DENBIGHSHIRE - - - -	3	3	2,197	14,896	3	2,760	49
FLINTSHIRE - - - -	1	—	—	—	—	—	50
GLAMORGANSHIRE - - - -	76	75	13,896	353,134	56	169,751	51
MERIONETHSHIRE - - - -	1	1	149	1,001	1	287	52
PEMBROKESHIRE - - - -	2	2	1,717	22,227	2	11,599	53
TOTAL WALES - - -	109	106	22,249	426,338	80	199,752	54
TOTAL ENGLAND AND WALES - - -	2,007	1,965	487,235	17,078,169	1,507	7,959,459	55

SOCIETIES.—ENGLAND AND WALES, 1901.

	Liabilities.		Undivided Profit.	Assets.		Balance Deficit (if any).	Schedule.		
	To the Holders of Shares.	To Depositors and other Creditors.		Balance due on Mortgage Securities (not including Prospective Interest).	Amount Invested in other Securities and Cash.		Part I. Column 6.	Part II. Column 9.	Part III. Column 7.
	£.	£.	£.	£.	£.	£.	£.	£.	£.
1	90,498	28,582	4,752	115,129	8,576	77	—	2,710	—
2	182,529	28,368	10,143	158,830	11,931	279	—	1,188	621
3	90,411	44,566	7,384	137,402	4,913	46	—	1,122	—
4	33,012	8,255	2,806	37,410	6,026	637	—	—	—
5	342,067	140,279	36,585	495,735	22,210	986	—	56,291	1,553
6	22,068	161	1,612	22,136	1,705	—	—	—	430
7	476,640	234,770	33,058	674,058	70,140	270	41,953	211,916	2,595
8	300,879	26,498	16,391	310,055	33,543	170	—	5,497	1,120
9	231,392	96,470	24,856	308,715	42,700	1,303	—	9,900	1,274
10	122,823	68,424	10,134	190,907	9,231	1,243	—	20,988	7,732
11	1,506,403	233,212	93,592	1,738,010	94,186	1,011	22,834	23,726	9,423
12	280,899	89,037	29,372	380,171	18,832	305	—	1,878	939
13	694,012	247,449	107,411	985,473	65,281	118	88,734	22,989	11,542
14	290,578	120,459	39,035	394,563	55,412	97	—	15,956	3,456
15	32,561	180	3,287	29,116	6,912	—	—	403	—
16	145,935	66,325	10,535	210,787	11,826	182	—	2,056	697
17	3,992	—	15	3,452	555	—	—	—	470
18	534,713	211,620	59,268	751,561	53,835	205	—	46,855	15,221
19	4,177,305	1,006,706	538,235	5,125,635	566,128	30,633	247,608	1,217,021	6,920
20	667,367	261,782	28,941	942,550	15,456	84	53,526	11,855	4,443
21	178,365	81,985	15,412	217,370	7,919	473	7,810	—	357
22	8,512,981	2,953,721	718,058	11,079,111	1,066,678	68,971	312,645	537,705	33,195
23	133,463	83,554	12,501	214,790	14,167	561	—	16,658	—
24	109,950	32,738	13,930	150,375	5,629	614	—	8,773	—
25	88,769	21,759	5,977	106,252	10,247	6	—	4,744	2,000
26	105,157	38,766	10,286	147,187	6,633	889	—	714	453
27	1,981,372	84,847	116,864	2,120,604	57,425	5,054	174,108	19,625	2,460
28	300,522	57,643	23,971	347,678	84,252	206	27,062	1,495	—
29	18,379	128	1,013	18,355	1,165	—	—	—	—
30	1,351	—	—	1,310	6	35	—	—	—
31	43,161	2,976	3,348	44,399	5,086	—	—	—	1,721
32	348,617	181,819	40,378	545,858	23,310	2,146	—	42,336	4,225
33	1,130,874	310,060	117,910	1,486,769	71,974	101	97,969	26,445	13,087
34	46,265	20,944	4,341	69,850	813	887	—	4,107	328
35	280,488	26,971	19,099	303,835	22,596	127	—	3,932	3,585
36	315,859	119,163	29,396	442,883	21,057	478	—	8,335	3,206
37	1,056,018	59,049	82,764	1,148,173	49,658	—	14,883	5,158	4,603
38	26,792	4,718	1,085	29,719	2,590	286	—	1,000	—
39	184,528	91,944	14,985	281,615	9,814	28	—	85,809	284
40	233,676	130,057	10,761	357,495	15,464	1,535	—	7,485	156
41	4,191,436	4,441,270	240,322	8,257,988	612,543	2,497	897,363	89,809	2,140
42	10,776	14,538	311	25,076	549	—	—	—	—
43	29,507,083	11,621,743	2,540,124	40,407,887	3,138,973	122,090	1,966,495	2,521,481	140,188
44	9,406	72	762	9,398	842	—	—	—	—
45	1,420	—	280	1,432	268	—	—	—	—
46	2,668	—	107	2,272	503	—	—	—	—
47	23,593	864	3,990	24,910	5,208	329	—	—	888
48	104,481	4,545	11,932	114,942	6,081	235	5,717	21,935	1,169
49	117,460	368	10,342	121,649	6,412	109	—	96,651	—
50	—	—	—	—	—	—	—	—	—
51	619,308	362,263	68,630	947,728	82,342	20,131	9,500	32,609	20,706
52	4,230	57	527	4,630	184	—	—	—	—
53	66,703	7,319	3,892	76,641	1,273	—	—	341	—
54	951,269	375,788	100,462	1,303,602	103,113	20,804	15,217	151,536	22,763
55	30,458,352	11,997,531	2,640,586	41,711,489	3,242,086	142,894	1,981,712	2,673,017	162,951

SUMMARY, INCORPORATED

COUNTIES.	Total Number of Societies.	Number of Societies making Returns.	Total Number of Members.	Total Receipts during the last Financial Year.	Number of Societies making Advances on Mortgage.	Amount Advanced on Mortgage during the Year.	
ENGLAND.							
				£.		£.	
BEDFORDSHIRE - - - -	15	15	2,513	45,334	14	22,987	1
BERKSHIRE - - - -	14	14	2,239	65,734	13	45,153	2
BUCKINGHAMSHIRE - - -	13	13	2,496	46,608	10	42,227	3
CAMBRIDGESHIRE - - - -	13	13	1,251	9,499	7	4,571	4
CHEESHIRE - - - -	54	54	8,028	154,745	38	76,190	5
CORNWALL - - - -	7	7	1,511	5,681	6	4,054	6
CUMBERLAND - - - -	18	16	6,487	141,323	14	50,967	7
DERBYSHIRE - - - -	25	25	5,996	120,689	17	59,695	8
DEVONSHIRE - - - -	29	27	6,911	121,635	24	54,994	9
DORSETSHIRE - - - -	12	12	2,265	46,939	10	26,136	10
DURHAM - - - -	107	106	22,764	700,806	87	327,927	11
ESSEX - - - -	45	42	5,736	157,505	34	81,530	12
GLOUCESTERSHIRE - - - -	30	30	13,009	494,693	27	233,656	13
HAMPSHIRE - - - -	53	52	7,112	175,117	40	79,690	14
HEREFORDSHIRE - - - -	7	7	672	9,194	6	4,680	15
HERTFORDSHIRE - - - -	20	18	2,726	88,857	12	50,506	16
HUNTINGDONSHIRE - - -	1	1	202	786	1	100	17
KENT - - - -	61	60	11,201	313,512	47	165,788	18
LANCASHIRE - - - -	365	362	66,168	1,699,254	261	747,784	19
LEICESTERSHIRE - - - -	27	27	19,175	364,308	18	170,984	20
LINCOLNSHIRE - - - -	25	24	3,406	87,084	19	39,389	21
LONDON - - - -	464	452	111,901	5,266,233	339	2,460,970	22
MIDDLESEX - - - -	29	26	3,184	111,436	17	45,321	23
MONMOUTHSHIRE - - - -	17	17	2,173	48,367	10	29,305	24
NORFOLK - - - -	12	12	1,938	45,098	10	25,914	25
NORTHAMPTONSHIRE - - -	18	18	2,666	43,057	13	24,066	26
NORTHUMBERLAND - - - -	65	63	15,934	896,633	58	493,381	27
NOTTINGHAMSHIRE - - -	15	15	5,237	144,473	10	72,285	28
OXFORDSHIRE - - - -	4	4	448	4,232	2	3,420	29
RUTLANDSHIRE - - - -	1	1	92	133	—	—	30
SHEREPSHIRE - - - -	9	9	1,153	13,336	8	6,202	31
SOMERSETSHIRE - - - -	34	33	8,415	213,319	28	113,484	32
STAFFORDSHIRE - - - -	54	53	19,553	550,716	43	258,367	33
SUFFOLK - - - -	7	6	1,515	29,633	6	12,912	34
SURREY - - - -	26	26	4,493	138,976	20	72,921	35
SUSSEX - - - -	38	38	6,374	204,780	29	103,549	36
WARWICKSHIRE - - - -	36	35	15,509	590,763	32	373,368	37
WESTMORLAND - - - -	6	6	935	9,854	4	4,115	38
WILTSHIRE - - - -	9	9	3,166	86,589	9	47,545	39
WORCESTERSHIRE - - - -	14	14	6,141	156,234	11	88,813	40
YORKSHIRE - - - -	98	96	62,081	3,242,502	72	1,229,401	41
BERWICK-UPON-TWEED - -	1	1	210	6,164	1	5,360	42
TOTAL ENGLAND - - -	1,898	1,859	464,986	16,651,831	1,427	7,759,707	43
WALES.							
ANGLESEA - - - -	2	1	147	1,753	1	559	44
BRECKNOCKSHIRE - - - -	2	2	128	1,176	—	—	45
CARDIGANSHIRE - - - -	1	1	169	781	1	800	46
CARMARTHENSHIRE - - - -	10	10	1,100	8,480	7	3,690	47
CARNARVONSHIRE - - - -	11	11	2,746	22,890	9	10,306	48
DENBIGHSHIRE - - - -	3	3	2,197	14,896	3	2,760	49
FLINTSHIRE - - - -	1	—	—	—	—	—	50
GLAMORGANSHIRE - - - -	76	75	13,896	353,134	56	169,751	51
MERIONETHSHIRE - - - -	1	1	149	1,001	1	287	52
PEMBROKESHIRE - - - -	2	2	1,717	22,227	2	11,599	53
TOTAL WALES - - -	109	106	22,249	426,338	80	199,752	54
TOTAL ENGLAND AND WALES - - -	2,007	1,965	487,235	17,078,169	1,507	7,959,459	55

SOCIETIES.—ENGLAND AND WALES, 1901.

	Liabilities.		Undivided Profit.	Assets.		Balance Deficit (if any).	Schedule.		
	To the Holders of Shares.	To Depositors and other Creditors.		Balance due on Mortgage Securities (not including Prospective Interest).	Amount Invested in other Securities and Cash.		Part I. Column 6.	Part II. Column 9.	Part III. Column 7.
	£.	£.	£.	£.	£.	£.	£.	£.	£.
1	90,498	28,532	4,752	115,129	8,576	77	—	2,710	—
2	132,529	28,368	10,143	158,830	11,931	279	—	1,188	621
3	90,411	44,566	7,384	137,402	4,913	46	—	1,122	—
4	33,012	8,255	2,806	37,410	6,026	637	—	—	—
5	342,067	140,279	36,585	495,735	22,210	986	—	56,291	1,553
6	22,068	161	1,612	22,136	1,705	—	—	—	430
7	476,640	234,770	33,058	674,058	70,140	270	41,953	211,916	2,595
8	300,879	26,498	16,391	310,055	33,543	170	—	5,497	1,120
9	231,392	96,470	24,856	308,715	42,700	1,303	—	9,900	1,274
10	122,823	68,424	10,134	190,907	9,231	1,243	—	20,988	7,732
11	1,506,403	233,212	93,592	1,738,010	94,186	1,011	22,834	23,726	9,423
12	280,899	89,037	29,372	380,171	18,832	305	—	1,878	939
13	696,012	247,449	107,411	985,473	65,281	118	88,734	22,989	11,542
14	290,578	120,459	39,035	394,563	55,412	97	—	15,956	3,456
15	32,561	180	3,287	29,116	6,912	—	—	403	—
16	145,935	66,325	10,535	210,787	11,826	182	—	2,056	697
17	3,992	—	15	3,452	555	—	—	—	470
18	534,713	211,620	59,268	751,561	53,835	205	—	46,855	15,221
19	4,177,305	1,006,706	538,235	5,125,635	566,128	30,633	247,603	1,217,021	6,920
20	667,367	261,782	28,941	942,550	15,456	84	33,526	11,855	4,443
21	178,365	31,985	15,412	217,370	7,919	473	—	7,810	357
22	8,512,981	2,953,721	718,058	11,079,111	1,066,678	68,971	312,645	537,705	33,195
23	133,463	83,554	12,501	214,790	14,167	561	—	16,658	—
24	109,950	32,738	13,930	150,375	5,629	614	—	8,773	—
25	88,769	21,759	5,977	106,252	10,247	6	—	4,744	2,000
26	105,157	38,766	10,286	147,187	6,633	389	—	714	453
27	1,981,373	84,847	116,864	2,120,604	57,425	5,054	174,108	19,625	2,460
28	300,522	57,643	23,971	347,678	34,252	206	27,062	1,495	—
29	18,379	128	1,013	18,355	1,165	—	—	—	—
30	1,351	—	—	1,310	6	35	—	—	—
31	43,161	2,976	3,348	44,399	5,086	—	—	—	1,721
32	348,617	181,819	40,378	546,858	23,310	2,146	—	42,336	4,225
33	1,130,874	310,060	117,910	1,486,769	71,974	101	97,969	26,445	13,087
34	46,265	20,944	4,341	69,350	813	887	—	4,107	228
35	280,488	26,971	19,099	303,835	22,596	127	—	3,932	3,585
36	315,859	119,163	29,396	442,883	21,057	478	—	8,335	3,206
37	1,056,018	59,049	82,764	1,148,173	49,658	—	14,883	5,158	4,603
38	26,792	4,718	1,085	29,719	2,590	286	—	1,000	—
39	184,528	91,944	14,985	281,615	9,814	28	—	85,809	284
40	233,676	130,057	10,761	357,495	15,464	1,535	—	7,485	156
41	4,191,436	4,441,270	240,322	8,257,988	612,543	2,497	897,363	89,809	2,140
42	10,776	14,538	311	25,076	549	—	—	—	—
43	29,507,083	11,621,743	2,540,124	40,407,887	3,138,973	122,090	1,966,495	2,521,481	140,188
44	9,406	72	762	9,398	842	—	—	—	—
45	1,420	—	280	1,432	268	—	—	—	—
46	2,668	—	107	2,272	503	—	—	—	—
47	23,593	864	3,990	24,910	5,208	329	—	—	888
48	104,481	4,845	11,932	114,942	6,081	235	5,717	21,935	1,169
49	117,460	368	10,342	121,649	6,412	109	—	96,651	—
50	—	—	—	—	—	—	—	—	—
51	619,308	362,263	68,630	947,728	82,342	20,131	9,500	32,609	20,706
52	4,230	57	527	4,630	184	—	—	—	—
53	66,703	7,319	3,892	76,641	1,273	—	—	341	—
54	951,269	375,788	100,462	1,303,602	103,113	20,804	15,217	151,536	22,763
55	30,458,352	11,997,531	2,640,586	41,711,489	3,242,086	142,894	1,981,712	2,673,017	162,951

AGGREGATE BALANCE SHEET of 1,940 INCORPORATED SOCIETIES.

LIABILITIES.		ASSETS.	
	£.		£.
To Holders of Shares - - - - -	30,458,352	By Balance due on Mortgage Securities - -	41,711,489
To Depositors and other Creditors - - -	11,997,531	By other Assets - - - - -	3,242,086
TOTAL - - - £.	42,455,883	TOTAL - - - £.	44,953,575
Balance of Undivided Profit (in 1,696 Societies) - - - - -	2,640,586	Balance deficit (in 216 Societies) - - -	142,894
£.	45,096,469	£.	45,096,469

SPECIAL REPORTS of AUDITORS, and Comments made by AUDITORS, on the ACCOUNTS and STATEMENTS of BUILDING SOCIETIES, for the Year 1901.

Register Number.	COUNTY.	NAME OF SOCIETY.	OBSERVATIONS.
17	Bedford	Luton Permanent	The Auditors repeat the Statement in last year's Return that, in their opinion, the advances on Deposit of Deeds should be secured by Mortgage Deeds to the Society in accordance with the Rules.
1,808	Lancaster	Prestwich and Whitefield 320th Starr-Bowkett.	The Auditor states that the Mortgage Deeds of two of the properties in mortgage to the Society have not been produced to him, and that he is informed that they have been handed to the Mortgagor under the misapprehension that the advances had been fully repaid. The amount owing to the Society in respect of these two advances is 32l.
2,193	Ditto	Bay Horse Inn Second	The Auditor states that the loans of 180l. may not be authorised Investments.
5A	Leicester	Hinckley Permanent	The Auditor reports that "the total amount of Deposits including the loan from the bank exceeds the authorised limit."
146	London	Monarch Investment	The Auditors state that "the Accounts are subject to the sufficiency of the Mortgage Contingent Fund to the value of the convertible securities and the properties in hand."
188	Ditto	Phoenix Permanent	The Auditor reports :—"Having regard to the fact that all the shareholders have withdrawn half the amount paid up on their shares, I am of opinion that under rule 29, no interest or dividend should be paid half-yearly to any shareholder as was done in October 1900 and April 1901. Interest on Subscription Shares, i.e., Shares only partly paid up, must be added to such shares and is not receivable by the Shareholder as dividend."
284	Ditto	Modern Permanent	The Auditor certifies the Accounts "subject as to 34 Mortgages for sums aggregating 24,328l., whether such Mortgages are available under section 14 of the Act of 1894."
1,263	Middlesex	West Middlesex Permanent.	The Auditor reports that "the amount borrowed by the Society exceeds the statutory amount."
45	Monmouth	Monmouthshire Valleys Permanent.	The Auditor certifies the Accounts except as to certain Deeds amounting to 88l., which are irregular.
93	Stafford	North Staffordshire Permanent Economic.	The Auditors report that "the amount received on deposit by the Society has exceeded the legal limit by 982l."
121	Ditto	County of Stafford Permanent.	The Auditor reports that "the proportion of deposits to the amount due on Mortgages somewhat exceeds what is allowed by law."

Register Number.	COUNTY.	NAME OF SOCIETY.	OBSERVATIONS.
178	Stafford	Longton Phoenix	The Auditor reports:—"With reference to Advances which have been made on deposit of Deeds. I should have preferred to have seen my suggestion of last year carried into effect, viz., that the borrowers should have given a formal undertaking to execute a legal Mortgage if called upon. I am also of opinion that the Fire Policies relating to the properties upon which these Advances have been made should be deposited with the Deeds. You will observe in my Certificate, I am again obliged to report that I have not inspected all the Insurance receipts relating to the Advances on Mortgage."
119	Sussex	Chichester and West Sussex (Golding's) Improved Permanent.	The Auditor states that "of the cash paid during the year to a former Secretary, the amount unaccounted for is 11/.
7	Wilts	Calne and District Permanent.	The Auditors state that the Accounts are subject to their report, which has not been sent to the Registrar.
27	Glamorgan	Vale of Neath Permanent.	The Auditors refer in their Certificate to "one property redeemed leaving a balance of 110/., which has been secured by a joint promissory note."
127	Ditto	Landore Permanent	The Auditors certify the Accounts subject to a special report which has not been sent to the Registrar.
202	Ditto	Bridgerd Richmond	The Professional Auditor states that he is "not at all satisfied with the condition of the Deeds, and would suggest that they should be gone over by the Solicitor to the Society and properly scheduled, and the Deeds relating to each separate property placed in a wallet."

**SUMMARY of ANNUAL ACCOUNTS and STATEMENTS received, and of SOCIETIES
in DEFAULT.**

COUNTIES.	Number of Societies making Returns.	NUMBER OF SOCIETIES NOT MAKING RETURNS.							Total Number of Societies.
		IN PROCESS OF DISSOLUTION, &c.						Other Societies.	
		(¹) I.D.	C.D.	A.D.	C.W.	T.E.	U.		
ENGLAND.									
BEDFORDSHIRE - -	15	—	—	—	—	—	—	—	15
BERKSHIRE - - -	14	—	—	—	—	—	—	—	14
BUCKINGHAMSHIRE - -	13	—	—	—	—	—	—	—	13
CAMBRIDGESHIRE - -	13	—	—	—	—	—	—	—	13
CHESHIRE - - - -	54	—	—	—	—	—	—	—	54
CORNWALL - - - -	7	—	—	—	—	—	—	—	7
CUMBERLAND - - -	16	—	—	—	—	—	—	2	18
DERBYSHIRE - - -	25	—	—	—	—	—	—	—	25
DEVONSHIRE - - -	27	1	1	—	—	—	—	—	29
DORSETSHIRE - - -	12	—	—	—	—	—	—	—	12
DURHAM - - - -	106	—	—	—	—	—	—	1	107
ESSEX - - - -	42	—	1	—	—	—	—	2	45
GLOUCESTERSHIRE - -	30	—	—	—	—	—	—	—	30
HAMPSHIRE - - -	52	1	—	—	—	—	—	—	53
HEREFORDSHIRE - -	7	—	—	—	—	—	—	—	7
HERTFORDSHIRE - -	18	2	—	—	—	—	—	—	20
HUNTINGDONSHIRE - -	1	—	—	—	—	—	—	—	1
KENT - - - -	60	—	—	—	—	—	—	1	61
LANCASHIRE - - -	362	1	1	—	—	—	—	1	365
LEICESTERSHIRE - -	27	—	—	—	—	—	—	—	27
LINCOLNSHIRE - - -	24	—	—	—	—	—	—	1	25
LONDON - - - -	452	4	4	—	—	—	—	4	464
MIDDLESEX - - -	26	1	1	—	—	—	—	1	29
MONMOUTHSHIRE - -	17	—	—	—	—	—	—	—	17
NORFOLK - - - -	12	—	—	—	—	—	—	—	12
NORTHAMPTONSHIRE -	18	—	—	—	—	—	—	—	18
NORTHUMBERLAND -	63	—	—	—	—	—	—	2	65
NOTTINGHAMSHIRE -	15	—	—	—	—	—	—	—	15
OXFORDSHIRE - - -	4	—	—	—	—	—	—	—	4
RUTLANDSHIRE - - -	1	—	—	—	—	—	—	—	1
SHROPSHIRE - - -	9	—	—	—	—	—	—	—	9
SOMERSETSHIRE - -	33	—	—	—	—	—	—	1	34

(¹) For explanation of these letters, see page 3.

SUMMARY of Annual Accounts and Statements received, and of Societies in Default—*continued*.

COUNTIES.	Number of Societies making Returns.	NUMBER OF SOCIETIES NOT MAKING RETURNS.							Total Number of Societies.
		IN PROCESS OF DISSOLUTION, &c.						Other Societies.	
		I.D.	C.D.	A.D.	C.W.	T.E.	U.		
ENGLAND—continued.									
STAFFORDSHIRE - -	53	1	—	—	—	—	—	—	54
SUFFOLK - - - -	6	1	—	—	—	—	—	—	7
SURREY - - - -	26	—	—	—	—	—	—	—	26
SUSSEX - - - -	38	—	—	—	—	—	—	—	38
WARWICKSHIRE - -	35	—	—	—	—	—	—	1	36
WESTMORLAND - -	6	—	—	—	—	—	—	—	6
WILTSHIRE - - -	9	—	—	—	—	—	—	—	9
WORCESTERSHIRE -	14	—	—	—	—	—	—	—	14
YORKSHIRE - - -	96	1	—	—	—	—	—	1	98
BERWICK-ON-TWEED -	1	—	—	—	—	—	—	—	1
TOTAL ENGLAND - -	1,859	13	8	—	—	—	—	18	1,898
WALES :									
ANGLESEA - - -	1	—	1	—	—	—	—	—	2
BRECKNOCKSHIRE -	2	—	—	—	—	—	—	—	2
CARDIGANSHIRE - -	1	—	—	—	—	—	—	—	1
CARMARTHENSHIRE -	10	—	—	—	—	—	—	—	10
CARMAVONSHIRE - -	11	—	—	—	—	—	—	—	11
DENBIGHSHIRE - -	3	—	—	—	—	—	—	—	3
FLINTSHIRE - - -	—	—	—	—	—	—	—	1	1
GLAMORGANSHIRE -	75	1	—	—	—	—	—	—	76
MERIONETHSHIRE - -	1	—	—	—	—	—	—	—	1
PEMBROKESHIRE - -	2	—	—	—	—	—	—	—	2
TOTAL WALES - -	106	1	1	—	—	—	—	1	109
TOTAL ENGLAND } AND WALES - }	1,965	14	9	—	—	—	—	(1) 19	2,007

(1) Of this number 8 Societies were incorporated during 1901. Three have, during the year 1902, given Notice of Termination of Dissolution, 3 Societies have amalgamated with others, one has terminated, and the Registry of two Societies has been cancelled.

LIST of BUILDING SOCIETIES of which NOTICE of TERMINATION of DISSOLUTION has been

Register Num ^r er.	NAME OF SOCIETY, AND CHIEF OFFICE OR PLACE OF MEETING.	Liabilities at Commencement of Dissolution.		Surplus (if any).	
		To Holders of Shares.	To Depositors and other Creditors.		
	ENGLAND.	£.	£.	£.	
	CHESHIRE :				
115	Astley Permanent, Astley-chambers, 103, Astley-street, Dukinfield.	1,373	—	31	11
127A	Crewe Victoria Permanent, Committee room, Town Hall, Crewe.	1,807	—	140	2
151	Birkenhead, Rock Ferry, and District 294th Starr-Bowkett, 127, Old Chester-road, Tranmere, Birkenhead.	1,677	—	—	3
178	Second Stockport Richmond, 30, St. Petersgate, Stockport.	2,832	3	73	4
	CUMBERLAND :				
28	First Maryport Economic, 100, Senhouse-street, Maryport.	7,863	—	339	5
37	Workington Model, 3, Pow-street, Workington	2,225	2	—	6
47	Maryport and District Second Economic, 100, Senhouse-street, Maryport.	5,996	2	—	7
50	Workington, Distington, and Harrington Model, Savings-bank, Workington.	1,511	32	—	8
	DERBYSHIRE :				
34	Erewash Valley Working Men's Mutual, 3, Market-street, Ilkeston, R.S.O.	542	—	194	9
	DURHAM :				
363	Tow Law Reciprocal, Mechanics' Institute, Tow Law, R.S.O.	663	280	112	10
419	Wearside Permanent, Union-chambers, 14, Waterloo-place, Sunderland.	—	—	—	11
	ESSEX :				
59	Colchester 180th Starr-Bowkett, Literary Institution, St. John-street, Colchester.	3,742	—	1,455	12
69	Southend-on-Sea and District 224th Starr-Bowkett, Medical Mission Hall, Clarence-road, Southend-on-Sea.	4,303	23	633	13
152	Stonebridge Mutual, Essex Villa, Faraday road, Leyton, N.E.	1,810	—	—	14
	HAMPSHIRE :				
65	Second Portssea Island 309th Starr-Bowkett, Gladstone-buildings, Portsmouth.	3,166	—	886	15
109	Borough of Portsmouth Mutual Benefit Terminable, No. 10, 54, Hyde Park-road, Southsea, Portsmouth.	—	—	—	16
120	St. Mary Extra and District Mutual, 2, Bridge-road, Woolston, Southampton.	995	4	80	17

Registered during the Year 1901, and ABSTRACT of FINAL STATEMENTS furnished by them.

	Assets at Commencement of Dissolution.		Deficiency (if any).	Total Amount Realised.	Payments.		Other Payments (including Expenses of Dissolution).
	On Mortgage Securities.	Other Assets.			To Holders of Shares.	To Depositors and other Creditors.	
	£.	£.	£.	£.	£.	£.	£.
1	—	1,404	—	1,404	1,373	—	31
2	—	1,947	—	1,962	1,916	—	46
3	1,648	27	2	1,966	1,866	26	74
4	2,864	44	—	2,908	2,876	3	29
5	7,267	935	—	7,799	7,659	—	140
6	2,050	172	5	1,414	1,371	2	41
7	5,316	677	5	5,467	5,355	—	112
8	1,286	51	206	857	797	23	87
9	726	10	—	587	569	—	18
10	655	400	—	1,110	754	292	64
11	—	—	—	—	—	—	—
12	4,439	758	—	4,563	4,174	—	389
13	3,903	1,056	—	5,266	5,104	23	139
14	1,575	43	192	1,904	1,647	—	257
15	3,804	248	—	4,247	4,112	—	135
16	—	—	—	—	—	—	—
17	978	101	—	865	841	4	20

List of Building Societies of which Notice of Termination of Dissolution has been Registered

Register Number.	NAME OF SOCIETY, AND CHIEF OFFICE OR PLACE OF MEETING.	Liabilities at Commencement of Dissolution.		Surplus (if any).	
		To Holders of Shares.	To Depositors and other Creditors.		
	HERTFORDSHIRE :	£.	£.	£.	
53	Newlyn's (No. 18), Mr. W. A. Cudworth's, Rickmansworth, R.S.O.	1,289	3,072	—	1
58	Harpenden (Golding's) Improved Permanent, High-street, Harpenden.	837	8	—	2
	KENT :				
30	Canterbury and District 161st Starr-Bowkett, Foresters' Hall, High-street, Canterbury.	240	—	—	3
33	Rochester, Strood and District 196th Starr-Bowkett, 115, High-street, Rochester.	—	—	517	4
71	Deal, Walmer, and Sandwich 427th Starr-Bowkett, Foresters' Hall, Walmer, Deal.	5,758	—	317	5
	LANCASHIRE :				
973	National Permanent, 22, Lord-street, Liverpool	5,510	29	243	6
996	London and Liverpool Permanent, 89, Hanover-street, Liverpool.	949	18	—	7
1,069	Ardwick Permanent, 27, Brazen-nose-street, Manchester.	12,241	—	—	8
1,123	Exchange Permanent, Cannon-street Chambers, 27 and 29, Cannon-street, Manchester.	1,363	224	1,901	9
1,303	Christchurch Hulme Permanent, 8, York street, Manchester.	5,017	383	3,126	10
1,319	Eccles, Patricroft, and District Permanent, 40, Brazen-nose-street, Manchester.	2,277	496	671	11
1,496	Derby Permanent, Victoria-buildings, Silver-street, Bury.	1,417	250	—	12
1,692	St. Martin's (German-street, Manchester) Permanent, 11, Blackfriars-street, Manchester.	1,681	45	531	13
1,778	East Crompton Church Schools Permanent, Church Schools, East Crompton, Shaw, Oldham.	2,793	175	—	14
1,798	Seventh Liverpool 306th Starr-Bowkett, 8, Cook-street, Liverpool.	6,122	41	—	15
1,802	Bury 311th Starr-Bowkett, Temperance Hall, Henry-street, Bury.	282	8	—	16
1,880	Toxteth 491st Starr-Bowkett, 104, Upper Hill-street, Liverpool.	3,871	9	178	17
1,892	Second Padiham, Harwood and District 524th Starr-Bowkett, 36, Station-road, Padiham, Burnley.	863	—	31	18
1,906	Kingsley Permanent, 15, Harrington-street, Liverpool.	1,863	—	—	19
1,910	Liverpool Temperance Permanent, 15, Harrington-street, Liverpool.	1,321	—	113	20
2,008	Third John-o'-Gaunt Mutual, 1, New-road, Lancaster.	—	—	—	21
2,017	Old Mare and Foal Inn Third, Old Mare and Foal Inn, Ashton-road, Oldham.	9,660	—	41	22
2,045	First Blackburn Economic, 1, Richmond-terrace, Blackburn.	513	2	13	23
2,074	Hollinwood Institute Second, Working-Mens' Club and Institute, Hollinwood, Oldham.	1,671	7	2,227	24
2,150	Newton Heath Model, St. Wilfrid's Schoolroom, Buckley-street, Newton Heath, Manchester.	3,319	4	38	25
2,156	Furness and Cartmel Model, Station-road, Dalton-in-Furness.	2,781	27	—	26
2,196	Rochdale No. 4 White Swan, White Swan Hotel, Rochdale.	5,655	4	—	27
2,218	Oldham Grapes Inn First, Grapes Inn, Yorkshire-street, Oldham.	240	735	271	28
2,279	Bath Hotel Fifth, Bath Hotel, Union-street, Oldham	887	—	462	29

during the Year 1901, and Abstract of Final Statements furnished by them—*continued*.

	Assets at Commencement of Dissolution.		Deficiency (if any).	Total Amount Realised.	Payments.		Other Payments (including Expenses of Dissolution).
	On Mortgage Securities.	Other Assets.			To Holders of Shares.	To Depositors and other Creditors.	
	£.	£.	£.	£.	£.	£.	£.
1	1,575	2,786	—	4,361	1,664	2,043	654
2	466	337	42	845	837	8	—
3	—	240	—	240	218	—	22
4	431	86	—	517	454	—	63
5	5,985	90	—	6,214	5,993	—	221
6	2,978	2,804	—	5,347	5,158	29	160
7	—	906	61	906	855	18	33
8	4,104	981	7,156	3,977	3,398	—	579
9	1,396	2,092	—	3,542	3,207	223	112
10	851	7,675	—	9,196	7,855	293	1,048
11	3,439	5	—	2,918	2,807	496	115
12	1,204	163	300	2,118	1,418	256	444
13	189	2,118	—	2,285	2,115	45	125
14	1,732	1,236	—	2,968	2,946	—	22
15	4,810	1,089	264	4,821	4,265	41	515
16	264	17	9	313	247	—	66
17	3,966	92	—	4,106	4,002	9	95
18	—	899	—	899	870	—	29
19	1,246	335	282	1,526	1,431	—	95
20	1,354	80	—	1,357	1,236	—	121
21	—	—	—	—	—	—	—
22	5,760	3,941	—	9,701	9,660	—	41
23	—	528	—	528	467	2	59
24	3,233	672	—	2,175	2,153	7	15
25	2,592	769	—	3,671	3,330	2	339
26	2,362	276	170	2,614	1,977	—	637
27	5,452	252	—	5,704	5,655	49	—
28	1,119	127	—	1,051	280	751	20
29	—	1,349	—	1,349	1,349	—	—

List of Building Societies of which Notice of Termination of Dissolution has been Registered

Register Number.	NAME OF SOCIETY, AND CHIEF OFFICE OR PLACE OF MEETING.	Liabilities at Commencement of Dissolution.		Surplus (if any).	
		To Holders of Shares.	To Depositors and other Creditors.		
	LINCOLNSHIRE :	£.	£.	£.	
19	Stamford District, 45, Broad-street, Stamford -	—	38	18	1
50	Ninth Lincoln and Lincolnshire, 29, Newland, Lincoln.	—	19	11	2
51	Grimsby Victoria Permanent, 33, Osborne-street, Grimsby.	3	—	—	3
	LONDON :				
26	Stationers' and Paper Manufacturers' Provident, 46, Chancery-lane, W.C.	5,291	45	—	4
61	Woolwich Mutual, 19, William-street, Woolwich -	71,454	82,028	—	5
94	Carlton Permanent, 18, Bloomsbury-street, W.C. -	—	—	—	6
134	Fourth St. Pancras, 66, Goodge-street, Tottenham Court-road, W.	1,566	—	701	7
143	123rd Starr-Bowkett, 6, Dalston lane, Hackney, N.E.	4,848	—	974	8
144	127th Starr-Bowkett, 154, Leadenhall-street, E.C. -	9,506	—	1,100	9
186	Imperial Investment, 353, Goswell road, E.C. -	88,193	36,011	1,440	10
232	Second Pimlico and Westminster Mutual, St. Leo- nard's Institute, Pimlico, S.W.	7,578	—	212	11
249	Fifth Provident Mutual, Grove House, 26, Camber- well-grove, S.E.	—	—	182	12
300	Sovereign Alliance, 8, Duke-street, Aldgate, E.C. -	18,472	31	303	13
319	Railway Service Mutual, Mission Hall, 37, Ball's Pond-road, Islington, N.	7,824	—	163	14
338	Third King's Cross 268th Starr-Bowkett, School- room, Britannia-street, Gray's Inn-road, W.C.	3,786	205	330	15
351	Chandos Mutual, 23, Villiers-street, Strand, W.C. -	13,849	239	2,083	16
352	Eighth Camden, 81, Parkhurst-road, Holloway, N.	4,791	9	56	17
381	Temperance Hall (Surrey) Mutual, 14, Philip-road, Peckham, S.E.	5,617	—	167	18
390	Improved East London, 176, Mile End-road, E. -	312	41	227	19
392	Chelsea and Kensington, Coleherne Hotel, Rich- mond-road, West Brompton, S.W.	—	—	—	20
404	Central Finsbury, 58, Finsbury-pavement, E.C. -	15,307	—	478	21
436	St. John's, Chelsea, Mutual, Mission Hall, Dartrey- road, Chelsea, S.W.	11,423	—	239	22
447	Secoud New Kent-road 501st Starr-Bowkett, 68, Old Kent-road, S.E.	2,344	—	—	23
476	Third St. Stephen's, Middlesex, St. Stephen's Mission Room, East India Dock-road, Poplar, E.	2,877	—	459	24
486	Second Westbourne Grove, 60, Aldermanbury, E.C.	4,099	—	324	25
521	Third Alexander Mutual, 8, Duke-street, Aldgate, E.C.	13,557	2	101	26
563	Society of Equality, No. 13, 341, Goswell-road, E.C.	4,733	—	2,481	27
607	Third St. Mark's, Prince Albert Tavern, Wharfe- dale-road, King's Cross, N.	—	—	249	28
612	Eleventh Bow and Bromley, 94, Bow-road, Bow, E.	—	—	—	29
613	Eighteenth Pimlico, 183, Buckingham Palace-road, S.W.	620	8	391	30
646	Wardour, 205, Wardour-street, W. -	1,615	10	5	31
707	Stoke Newington Central Mutual, 158, Lordship- road, N.	537	15	—	32

during the Year 1901, and Abstract of Final Statements furnished by them—*continued.*

	Assets at Commencement of Dissolution.		Deficiency (if any).	Total Amount Realised.	Payments.		Other Payments (including Expenses of Dissolution).
	On Mortgage Securities.	Other Assets.			To Holders of Shares.	To Depositors and other Creditors.	
	£.	£.	£.	£.	£.	£.	£.
1	—	56	—	56	—	38	18
2	—	30	—	30	—	19	11
3	—	3	—	3	3	—	—
4	—	265	5,071	265	220	45	—
5	98,641	1,891	52,950	83,963	—	80,718	3,245
6	—	—	—	—	—	—	—
7	50	2,217	—	2,349	2,046	—	303
8	5,339	483	—	6,266	5,666	—	600
9	9,573	1,033	—	10,626	10,191	—	435
10	91,209	34,435	—	128,964	89,405	39,331	228
11	7,718	72	—	8,467	8,116	—	351
12	—	182	—	182	152	—	30
13	17,906	900	—	19,122	18,712	31	379
14	7,672	315	—	8,838	8,833	—	5
15	3,858	463	—	4,144	3,834	—	310
16	15,741	430	—	18,375	16,825	—	1,550
17	4,699	157	—	5,124	4,902	9	213
18	5,210	574	—	6,633	6,325	—	308
19	437	143	—	607	500	—	107
20	—	—	—	—	—	—	—
21	15,445	340	—	15,924	15,438	—	486
22	11,640	22	—	14,718	14,088	—	630
23	1,978	319	47	2,317	2,157	—	160
24	2,922	414	—	3,336	3,231	—	105
25	3,333	1,090	—	4,530	4,332	—	198
26	12,988	672	—	13,941	13,708	2	231
27	248	6,966	—	7,415	7,174	—	241
28	203	46	—	268	247	—	21
29	—	—	—	—	—	—	—
30	—	1,019	—	1,026	962	8	56
31	1,386	244	—	1,494	1,435	10	49
32	246	130	176	401	386	15	—

List of Building Societies of which Notice of Termination of Dissolution has been Registered

Register Number.	NAME OF SOCIETY, AND CHIEF OFFICE OR PLACE OF MEETING.	Liabilities at Commencement of Dissolution.		Surplus (if any).	
		To Holders of Shares.	To Depositors and other Creditors.		
	MIDDLESEX :	£.	£.	£.	
1,419	Tottenham and Edmonton 221st Starr-Bowkett, Red House Coffee House, High-road, Tottenham.	1,824	—	174	
	NORTHUMBERLAND :				
105	Monarch Permanent, 54, Westgate-road, New- castle-on-Tyne.	166,327	7,300	—	2
220	Hawthorn Permanent, 4, New Bridge-street, New- castle-on-Tyne.	794	—	—	3
	SOMERSETSHIRE :				
50	Wells and District 470th Starr-Bowkett, Town Hall, Wells.	6,283	—	178	4
	SURREY :				
261	Third Kingston-on-Thames 249th Starr-Bowkett, 57, Richmond Park-road, Kingston-on-Thames.	4,819	2	507	5
	SUSSEX :				
79	Littlehampton and District 346th Starr-Bowkett, 1, Terminus-road, Littlehampton.	5,527	23	219	6
99	Hastings and St. Leonards District 829th Starr- Bowkett, 47, London-road, St. Leonards, Hastings.	6	42	35	7
	WARWICKSHIRE :				
76	Coventry 178th Starr-Bowkett, Economic Cham- bers, Little Park-street, Coventry.	9,697	73	684	8
	WORCESTERSHIRE :				
64	Worcester and Worcestershire 153rd Starr-Bowkett, Cambridge-house, The Arboretum, Worcester.	5,504	113	521	9
70	Second Worcester 426th Starr-Bowkett, Hatton- buildings, St. Nicholas-street, Worcester.	3,200	940	—	10
72	Howarth, Worcester, City and County Mutual Allotment, Masonic-chambers, High-street, Wor- cester.	1,534	258	44	11
	YORKSHIRE :				
400	Scarborough 678th Starr-Bowkett, 1, Huntriss- row, Scarborough.	3,613	15	267	12
462	Listerhills and District Model, 13, St. Andrew's- place, Bradford.	3,235	31	283	13
489	Huddersfield and County Permanent, Y.M.C.A. Rooms, Devonshire-buildings, King-street, Hud- dersfield.	2,647	69	38	14
540	Ripon and Thirsk Model, North-street, Ripon	1,275	—	87	15

during the Year 1901, and Abstract of Final Statements furnished by them—*continued.*

	Assets at Commencement of Dissolution.		Deficiency (if any).	Total Amount Realised.	Payments.		Other Payments (including Expenses of Dissolution).
	On Mortgage Securities.	Other Assets.			To Holders of Shares.	To Depositors and other Creditors.	
	£.	£.	£.	£.	£.	£.	£.
1	841	1,157	—	1,622	1,479	—	143
2	147,423	150	26,054	186,308	165,727	7,200	13,381
3	732	51	11	788	776	—	12
4	5,710	751	—	6,437	6,189	—	248
5	5,212	116	—	5,335	5,189	2	144
6	5,630	139	—	5,786	5,566	—	220
7	—	83	—	83	41	42	—
8	9,952	502	—	10,628	10,263	104	(¹) 261
9	6,135	3	—	6,379	6,062	113	204
10	3,891	5	244	3,990	2,681	940	369
11	1,836	—	—	1,826	1,419	258	149
12	3,766	129	—	4,107	3,918	15	174
13	3,385	164	—	3,931	3,832	31	68
14	—	2,754	—	2,760	2,660	69	31
15	657	705	—	1,386	1,269	—	117

(¹) Including £100 advanced on mortgage.

List of Building Societies of which Notice of Termination of Dissolution has been Registered

Register Number.	NAME OF SOCIETY, AND CHIEF OFFICE OR PLACE OF MEETING.	Liabilities at Commencement of Dissolution.		Surplus (if any).	
		To Holders of Shares.	To Depositors and other Creditors.		
	WALES.				
	CARMARTHENSHIRE:	£.	£.	£.	
13	Pontardulais Permanent, Hendy Schools, Pontardulais, R.S.O.	2,155	2,396	—	1
	GLAMORGANSHIRE:				
187	Swansea and West Glamorgan, 40, Oxford-street, Swansea.	—	43	19	2
207	Second Morriston Provident, The Surgery, Dillwyn-street, Morriston, R.S.O.	8,748	99	—	3
208	Third Swansea Liberal Terminating, Ebenezer School-room, near High-street Station, Swansea.	—	—	—	4
216	Second Pentre and Treorchy 984th Starr-Bowkett, Assembly Hall, Pentre.	1,519	—	—	5

during the Year 1901, and Abstract of Final Statements furnished by them—*continued*.

	Assets at Commencement of Dissolution.		Deficiency (if any).	Total Amount Realised.	Payments.		Other Payments (including Expenses of Dissolution).
	On Mortgage Securities.	Other Assets.			To Holders of Shares.	To Depositors and other Creditors.	
	£.	£.	£.	£.	£.	£.	£.
1	3,192	504	855	4,123	1,075	2,472	576
2	27	35	—	62	18	44	—
3	1,876	6,971	—	8,847	8,748	99	—
4	—	—	—	—	—	—	—
5	931	571	17	1,524	1,494	—	30

SUMMARY OF FINAL STATEMENTS

COUNTIES.	Total Number of Societies.	Liabilities at Commencement of Dissolution.		Surplus (if any).	
		To Holders of Shares.	To Depositors and other Creditors.		
ENGLAND.					
		£.	£.	£.	
CHESHIRE - - - - -	4	7,689	3	244	1
CUMBERLAND - - - - -	4	17,595	36	339	2
DERBYSHIRE - - - - -	1	542	—	194	3
DURHAM - - - - -	2	663	280	112	4
ESSEX - - - - -	3	9,855	23	2,088	5
HAMPSHIRE - - - - -	3	4,161	4	966	6
HERTFORDSHIRE - - - - -	2	2,126	3,080	—	7
KENT - - - - -	3	5,998	—	834	8
LANCASHIRE - - - - -	24	72,301	2,502	9,846	9
LINCOLNSHIRE - - - - -	3	3	57	29	10
LONDON - - - - -	29	300,199	118,644	12,665	11
MIDDLESEX - - - - -	1	1,824	—	174	12
NORTHUMBERLAND - - - - -	2	167,121	7,300	—	13
SOMERSETSHIRE - - - - -	1	6,288	—	178	14
SURREY - - - - -	1	4,819	2	507	15
SUSSEX - - - - -	2	5,533	65	254	16
WARWICKSHIRE - - - - -	1	9,697	73	684	17
WORCESTERSHIRE - - - - -	3	10,238	1,311	565	18
YORKSHIRE - - - - -	4	10,770	115	675	19
TOTAL ENGLAND - - -	93	637,417	133,495	30,354	20
WALES.					
CARMARTHENSHIRE - - - - -	1	2,155	2,396	—	21
GLAMORGANSHIRE - - - - -	4	10,267	142	19	22
TOTAL WALES - - -	5	12,422	2,538	19	23
TOTAL ENGLAND AND WALES - - - (Number of Returns received, 91.)	(1)98	649,839	136,033	80,373	24

(¹) Of the Societies included in the foregoing list, 71 were "Terminating" and 27 "Permanent."

BY BUILDING SOCIETIES DISSOLVED, 1901.

	Assets at Commencement of Dissolution.		Deficiency (if any).	Total Amount Realised.	Payments		Other Payments (including Expenses of Dissolution).
	On Mortgage Securities.	Other Assets.			To Holders of Shares.	To Depositors and other Creditors.	
	£.	£.	£.	£.	£.	£.	£.
1	4,512	3,422	2	8,240	8,031	29	180
2	15,919	1,835	216	15,537	15,182	25	330
3	726	10	—	587	569	—	18
4	655	400	—	1,110	754	292	64
5	9,917	1,857	192	11,733	10,925	23	785
6	4,782	349	—	5,112	4,953	4	155
7	2,041	3,123	42	5,206	2,501	2,051	654
8	6,416	416	—	6,971	6,665	—	306
9	48,001	28,406	8,242	73,072	66,181	2,221	4,670
10	—	89	—	89	3	57	29
11	318,442	54,822	58,244	369,295	238,885	120,169	10,241
12	841	1,157	—	1,622	1,479	—	143
13	148,155	201	26,065	187,096	166,503	7,200	13,393
14	5,710	751	—	6,437	6,189	—	248
15	5,212	116	—	5,335	5,189	2	144
16	5,630	222	—	5,869	5,607	42	220
17	9,952	502	—	10,628	10,263	104	261
18	11,862	8	244	12,195	10,162	1,311	722
19	7,808	3,752	—	12,184	11,679	115	390
20	606,581	101,488	93,247	788,318	571,720	138,645	32,953
21	3,192	504	855	4,123	1,075	2,472	576
22	2,834	7,577	17	10,433	10,260	143	30
23	6,026	8,081	872	14,556	11,335	2,615	606
24	612,607	109,519	94,119	752,874	588,055	136,260	38,559

ABSTRACT of the ANNUAL ACCOUNTS and STATEMENTS
UNINCORPORATED SOCIETIES,

Register Number.	Year when Established.	NAME OF SOCIETY, AND CHIEF OFFICE OR PLACE OF MEETING.	Year of Society's Existence.	Date in 1901 to which Accounts are made up.	Total Number of Members.	Total Receipts during the last Financial Year.	
ENGLAND.							£.
BEDFORDSHIRE :							
15	1852	Dunstable Permanent, Town Hall, Dunstable -	49th	31 Aug.	84	1,480	1
CAMBRIDGESHIRE :							
1	1850	Cambridgeshire Permanent, Post Office-terrace, Cambridge.	52nd	31 Dec.	1,511	35,411	2
CHESHIRE :							
24	1848	Northwich Cycloidal, 93, Witton-street, Northwich	53rd	30 June	346	7,948	3
42	1854	Congleton Equitable, Schoolroom, Wagg-street, Congleton.	48th	31 Dec.	141	2,966	4
				Total	487	10,914	5
DERBYSHIRE :							
9	1850	Spread Eagle, Liberal Hall, Railway-street, Glossop	51st	14 May	164	4,458	6
20	1855	Chesterfield, 15, Cavendish-street, Chesterfield -	46th	31 May	363	9,706	7
				Total	527	14,164	8
DEVONSHIRE :							
25	1850	Devonport Permanent, Public Hall, Fore-street, Devonport.	51st	30 Sept.	122	8,408	9
30	1852	Western Equitable Permanent Mutual, Free Library, Duke-street, Devonport.	49th	31 Dec.	174	11,015	10
31	1854	North Devon Permanent and Terminable, Bridge Buildings, Bideford.	48th	31 Oct.	501	17,491	11
				Total	797	36,914	12
DORSETSHIRE :							
5	1852	Wimborne Minster and Dorsetshire Permanent, New Town Hall, Wimborne.	49th	30 Apr.	96	2,465	13
DURHAM :							
131	1855	Crook District Permanent, Mechanics Institute, Crook, R.S.O.	47th	9 Dec.	108	1,359	14
ESSEX :							
21	1847	Waltham Abbey Benefit Building and Investment, District Council Board Room, opposite the Church, Waltham Abbey.	54th	31 Dec.	1,106	74,481	15
26	1851	Braintree and Bocking Permanent, Literary and Mechanics Institution, Bocking, Braintree.	51st	31 Dec.	143	8,854	16
44	1856	Colchester Permanent, 35, Crouch - street, Colchester.	45th	31 Dec.	468	33,726	17
				Total	1,717	117,061	18

of BUILDING SOCIETIES, for the Year 1901.

ENGLAND AND WALES.

	Amount Advanced on Mortgage during the Year.	Liabilities.		Undivided Profit.	Assets.		Balance Deficit (if any).	Schedule.		
		To Holders of Shares.	To Depositors and other Creditors.		Balance due on Mortgage Securities (not including Prospective Interest).	Other Assets.		Part I. Column 6.	Part II. Column 9.	Part III. Column 7.
	£.	£.	£.	£.	£.	£.	£.	£.	£.	£.
1	280	3,774	—	935	3,936	773	—	(¹)	(¹)	(¹)
2	20,189	77,554	3,217	7,124	86,532	1,363	—	- nil -	73	- nil.
3	3,510	12,775	11,249	—	23,800	—	224	- nil -	3,209	- nil.
4	2,213	6,704	1,935	952	8,731	860	—	- nil -	2,610	- nil.
5	5,723	19,479	13,184	952	32,531	860	224	—	5,819	—
6	2,121	14,991	825	5,984	21,440	360	—	(¹)	(¹)	(¹)
7	6,830	21,680	2,907	476	25,063	—	—	—	—	—
8	8,951	36,671	3,732	6,460	46,503	360	—	—	—	—
9	3,987	4,645	10,966	1,322	16,545	388	—	(¹)	(¹)	(¹)
10	4,980	8,735	18,981	3,723	31,103	336	—	—	—	—
11	6,647	11,995	31,204	478	40,684	2,993	—	(¹)	(¹)	(¹)
12	15,614	25,375	61,151	5,523	88,332	3,717	—	—	—	—
13	378	6,426	1,292	1,217	8,084	851	—	- nil -	1,942	29
14	300	8,418	2,713	608	6,382	357	—	- nil -	- nil -	85
15	54,195	118,215	—	3,241	121,164	292	—	—	—	—
16	6,220	7,610	4,365	2,176	14,053	98	—	—	—	—
17	21,709	24,228	43,232	6,174	73,176	458	—	—	—	—
18	82,124	150,053	47,597	11,591	209,373	848	—	—	—	—

(¹) The Statement of Accounts does not contain these particulars.

ABSTRACT of the Annual Accounts and Statements

Register Number.	Year when Established.	NAME OF SOCIETY, AND CHIEF OFFICE OR PLACE OF MEETING.	Year of Society's Existence.	Date in 1901 to which Accounts are made up.	Total Number of Members.	Total Receipts during the last Financial Year.	
		HEREFORDSHIRE :				£.	
1	1850	Ross and Archenfield, Free Library, Broad-street, Ross.	52nd	31 Dec.	124	743	1
		KENT :					
24	1850	Dover Permanent, 15, Snargate-street, Dover	51st	28 Feb.	(1)	(1)	2
110	1851	Ashford Permanent, 25, High-street, Ashford	50th	31 Dec.	537	19,929	3
115	1850	Folkestone, Hythe, and Sandgate Permanent, Town Hall, Folkestone.	51st	31 Mar.	380	13,652	4
				Total -	917	33,581	5
		LANCASHIRE :					
285	1847	Perpetual, Central Buildings, 41, North John-street, Liverpool.	54th	2 May	43	630	6
384	1850	Preston Permanent, 122, Fishergate, Preston	50th	30 June	206	21,202	7
451	1851	Woolton Permanent, Derby Arms, Allerton road, Woolton, Liverpool.	50th	27 Aug.	185	6,190	8
490	1852	St. Helens Permanent, Bank Chambers, Hardshaw-street, St. Helens.	49th	31 Dec.	85	2,807	9
601	1854	Alliance Perpetual, 29, Imperial Chambers, 62, Dale-street, Liverpool.	47th	24 June	56	2,218	10
653	1856	Islington Permanent, 57, Whitechapel, Liverpool	45th	25 Mar.	187	4,878	11
659	"	St. Leonard's Permanent, 41, John Dalton-street, Manchester.	45th	26 Aug.	nil	6	12
572	"	Central Perpetual, 29, Unity-buildings, 22, Lord-street, Liverpool.	45th	11 Oct.	65	650	13
578	"	Minerva Permanent, 29, Imperial Chambers, 62, Dale-street, Liverpool.	45th	8 Oct.	141	4,883	14
				Total -	968	43,464	15
		LEICESTERSHIRE :					
8	1853	Hinckley and Country Permanent, 31, Castle-street, Hinckley.	48th	7 Oct.	1,174	20,688	16
		LONDON :					
19	1846	Pentonville and General Permanent, Amwell-street Schoolrooms, Amwell-street, Pentonville, E.C.	54th	31 Aug.	394	12,997	17
34	1850	Railway Permanent, 123, Seymour-street, Euston-square, N.W.	51st	30 April	728	29,712	18
41	1851	Birkbeck Permanent, Southampton Buildings, Chancery-lane, W.C.	50th	31 Mar.	15,129	16,134,128	19
46	"	Reliance Permanent, 8, St. John's-hill, Battersea, S.W.	50th	31 July	456	23,035	20
54	1852	Second Birkbeck Permanent, 29, Southampton-buildings, Chancery-lane, W.C.	49th	31 Aug.	3,225	288,851	21
57	1853	Westminster and General Permanent, 3, Old Queen-street, Westminster, S.W.	48th	8 Jan.	200	20,043	22
71	1855	Peckham Permanent, 148, High-street, Peckham, S.E.	46th	30 June	59	1,220	23
				Total -	20,191	16,509,984	24
		MIDDLESEX :					
375	1850	West Middlesex, Surrey, South Bucks, and Berks, Town Hall, Staines.	51st	30 Nov.	243	2,732	25
422	1851	Enfield Permanent, Lancaster Hall, Silver-street, Enfield.	50th	31 Dec.	17	641	26
				Total -	260	3,373	27
		NORFOLK :					
30	1852	Norwich District Provident Permanent, 190, Unthank-road, Norwich.	48th	19 Feb.	815	8,501	28

of Building Societies, for the Year 1901—*continued.*

	Amount Advanced on Mortgage during the Year.	Liabilities.		Undivided Profit.	Assets.		Balance Deficit (if any).	Schedule.		
		To Holders of Shares.	To Depositors and other Creditors.		Balance due on Mortgage Securities (not including Prospective Interest).	Other Assets.		Part I Column 6.	Part II. Column 9.	Part III. Column 7.
	£.	£.	£.	£.	£.	£.	£.	£.	£.	£.
1	147	2,954	—	254	1,988	1,220	—	—	—	—
2	5,810	7,442	6,117	3,996	17,555	—	—	(¹)	(¹)	(¹)
3	10,079	44,092	5,473	550	48,205	1,910	—	(¹)	(¹)	(¹)
4	7,485	33,223	168	1,246	32,936	1,701	—	—	—	—
5	23,374	84,757	11,758	5,792	98,696	3,611	—	—	—	—
6	300	3,567	8	888	4,212	251	—	- nil -	1,584	- nil.
7	5,456	5,966	56,073	5,389	63,112	4,316	—	5,112	21,550	- nil.
8	6,245	17,725	1,518	4,671	23,422	492	—	- nil -	14,068	- nil.
9	1,575	5,899	—	807	5,493	1,213	—	- nil -	277	- nil.
10	1,644	2,643	450	780	3,771	102	—	(¹)	(¹)	(¹)
11	3,540	16,658	21	6,286	22,016	949	—	- nil -	6,929	- nil.
12	—	nil	- nil -	- nil -	- nil -	- nil -	- nil -	—	—	—
13	100	5,967	13	3,207	6,483	2,704	—	(¹)	(¹)	(¹)
14	5,050	10,057	4,666	2,914	17,637	—	—	(¹)	(¹)	(¹)
15	23,910	68,482	62,749	24,942	146,146	10,027	—	5,112	44,408	—
16	9,090	30,706	36,222	4,616	69,065	2,479	—	(¹)	(¹)	(¹)
17	5,182	14,768	5,806	163	19,575	1,162	—	—	—	—
18	11,350	16,853	30,258	865	45,802	2,174	—	- nil -	874	775
19	120,411	963,912	9,015,440	513,223	857,304	9,635,271	—	(¹)	(¹)	(¹)
20	11,245	35,963	8,400	6,125	44,032	6,456	—	- nil -	1,628	- nil.
21	—	968,850	—	56,175	77,400	947,625	—	(¹)	(¹)	(¹)
22	12,760	8,819	17,089	4,525	29,615	818	—	- nil -	3,212	1,247
23	1,000	2,013	140	134	1,878	409	—	—	—	—
24	161,948	2,011,178	9,077,133	531,210	1,075,606	10,593,915	—	—	5,714	2,022
25	340	9,187	—	—	5,551	3,156	480	(¹)	(¹)	(¹)
26	150	1,179	—	907	1,768	318	—	- nil -	- nil -	702
27	490	10,366	—	907	7,319	3,474	480	—	—	702
28	4,855	20,689	—	200	18,120	2,769	—	(¹)	(¹)	(¹)

(¹) The Statement of Accounts does not contain these particulars.

ABSTRACT of the Annual Accounts and Statements

Register Number.	Year when Established.	NAME OF SOCIETY, AND CHIEF OFFICE OR PLACE OF MEETING.	Year of Society's Existence.	Date in 1901 to which Accounts are made up.	Total Number of Members.	Total Receipts during the last Financial Year.	
		NORTHAMPTONSHIRE :				£.	
8	1848	Northampton Town and County, 11, Abington-square, Northampton.	53rd	31 Dec.	3,237	101,515	1
5	1850	Northamptonshire Permanent, 17, Fish-street, Northampton.	51st	31 Oct.	348	7,020	2
7	1852	Wellingborough Town and District Permanent, Corn Exchange, Wellingborough.	49th	31 Mar.	298	4,614	3
				Total -	3,883	113,149	4
		OXFORDSHIRE :					
4	1852	Oxford and Abingdon Permanent, 15, Magdalen-street, Oxford.	50th	31 Mar.	69	9,110	5
		SOMERSETSHIRE :					
15	1850	Somersetshire Permanent, High-street, Glastonbury.	52nd	30 Nov.	130	3,463	6
19	1851	Second Equitable Permanent, The Mart, George-street, Bridgwater.	50th	31 Dec.	286	12,469	7
25	1856	Bridgwater Permanent, 10, Cornhill, Bridgwater -	45th	30 June	84	1,308	8
				Total -	500	17,240	9
		STAFFORDSHIRE :					
21	1849	West Bromwich, High-street, West Bromwich -	52nd	25 April	2,794	69,992	10
65	1853	Stoke-on-Trent Tradesmen and Mechanics Permanent Building and Investment, Town Hall, Stoke-on-Trent.	49th	30 April	1,093	16,108	11
73	1855	Smethwick and District, Temperance Hall, Cross-street, Smethwick, Birmingham.	46th	15 Sept.	650	14,216	12
83	1853	Silverdale and Knutton Permanent, National School, Silverdale, Newcastle.	48th	31 Mar.	77	809	13
				Total -	4,614	101,155	14
		SUFFOLK :					
6	1849	Ipswich and Suffolk Permanent, Corn Exchange Chambers, Princes-street, Ipswich.	52nd	30 Nov.	6,037	50,839	15
14	1851	Sudbury Permanent, Literary Institute, Market Hill, Sudbury.	50th	31 Mar.	39	473	16
(a) 14a	"	Sudbury Permanent, Town Hall, Sudbury -	—	—	—	—	17
16	1855	Eastern Counties Permanent, Post Office Chambers, Princes-street, Ipswich.	46th	— July	1,292	108,548	18
				Total -	7,368	159,860	19
		SURREY :					
(a) 94	1852	East and West Molesey, Hampton, and Thames Ditton Permanent, St. Mary's Schools, East Molesey.	—	—	—	—	20
113	1855	Holmesdale, 13, Church-street, Reigate -	46th	31 Mar.	671	18,245	21
				Total -	671	18,245	22

of Building Societies, for the Year 1901—*continued*.

	Amount Advanced on Mortgage during the Year.	Liabilities.		Undivided Profit.	Assets.		Balance Deficit (if any).	Schedule.		
		To Holders of Shares.	To Depositors and other Creditors.		Balance due on Mortgage Securities (not including Prospective Interest).	Other Assets.		Part I. Column 6.	Part II. Column 9.	Part III. Column 7.
	£.	£.	£.	£.	£.	£.	£.	£.	£.	£.
1	41,340	146,323	71,985	13,825	221,572	10,561	—	—	—	—
2	2,550	16,233	2,177	3,837	19,643	2,654	—	nil	750	539
3	2,483	12,859	2,232	1,110	14,996	725	—	—	—	—
4	46,373	174,915	76,414	18,822	256,211	13,940	—	—	750	589
5	675	2,837	18,684	100	20,766	855	—	nil	14,085	nil.
6	1,923	3,346	2,841	2,194	8,164	217	—	nil	21	242
7	3,830	8,441	13,903	9,572	30,211	1,705	—	nil	6,460	1,863
8	90	5,727	—	85	5,576	236	—	nil	350	nil.
9	5,845	17,514	16,744	11,851	43,951	2,158	—	—	6,831	2,105
10	37,397	128,965	33,484	5,632	164,533	3,548	—	(')	(')	(')
11	5,835	38,598	—	1,292	39,698	192	—	nil	269	nil.
12	7,001	40,372	—	1,867	39,027	2,712	—	—	—	—
13	255	2,108	—	40	1,862	286	—	nil	426	nil.
14	49,988	210,013	33,484	8,331	245,120	6,738	—	—	695	—
15	20,428	69,882	2,500	5,619	71,227	6,774	—	(')	(')	(')
16	—	942	143	85	1,052	118	—	nil	nil	76
17	—	—	—	—	—	—	—	—	—	—
18	55,122	158,017	8,076	16,123	179,580	2,666	—	(')	(')	(')
19	75,550	221,871	10,719	21,827	251,859	9,558	—	—	—	76
20	—	—	—	—	—	—	—	—	—	—
21	7,023	64,268	13,219	7,731	68,403	16,815	—	(')	(')	(')
22	7,025	64,263	13,219	7,731	68,403	16,815	—	—	—	—

(') The Statement of Accounts does not contain these particulars.

ABSTRACT of the Annual Accounts and Statements

Register Number.	Year when ESta- blished.	NAME OF SOCIETY, AND CHIEF OFFICE OR PLACE OF MEETING.	Year of Society's Existence.	Date in 1901 to which Accounts are made up.	Total Number of Members.	Total Receipts during the last Financial Year.	
SUSSEX :							
3	1847	Rape of Hastings Mutual Permanent, High-street, Hastings.	52nd	30 Sept.	1,451	83,408	1
7	1859	Rye, East Sussex, and Kent Permanent Benefit, Building, and Investment, Town Hall, Rye.	52nd	31 Dec.	414	—	2
13	1851	Hastings and East Sussex Industrial and General Permanent, 5, Trinity-street, Hastings.	50th	8 Sept.	192	8,147	3
Total					2,057	91,555	4
WARWICKSHIRE :							
19	1847	Birmingham and Midland Counties and Investment, 42 and 43, Waterloo-street, Birmingham.	54th	12 Sept.	976	44,801	5
32	1849	North Warwickshire Permanent, Castle Hotel, Nuneaton.	52nd	28 Feb.	237	8,950	6
34	1850	St. Philip's, Queen's Arms Assembly Rooms, Easy-row, Birmingham.	52nd	31 Dec.	221	9,056	7
46	1853	Leamington Permanent, 38, Parade, Leamington -	48th	14 Oct.	22	1,015	8
47	"	Leamington, Warwick, and South Warwickshire Permanent, 23A, Regent-street West, Leamington.	48th	9 Sept.	839	18,666	9
Total					2,295	77,488	10
WORCESTERSHIRE :							
34	1851	Kidderminster Permanent, 36, Church-street, Kidderminster.	50th	31 July	181	7,736	11
YORKSHIRE :							
63	1848	Pontefract, Castleford, and Knottingley, Baxter-gate, Pontefract.	52nd	21 Jan.	11	171	12
102	1851	Keighley and Craven Permanent, Compton-buildings, Bow-street, Keighley.	50th	31 Oct.	1,246	85,335	13
128	1853	Skipton and District, 11, Newmarket-street, Skipton.	49th	31 Dec.	1,092	32,280	14
246	1855	York Permanent, Judge's Court, Coney-street, York.	46th	30 Nov.	456	11,757	15
Total					2,805	129,543	16

of Building Societies, for the Year 1901—*continued*.

	Amount Advanced on Mortgage during the Year.	Liabilities.		Undivided Profit.	Assets.		Balance Deficit (if any).	Schedule.		
		To Holders of Shares.	To Depositors and other Creditors.		Balance due on Mortgage Securities (not including Prospective Interest).	Other Assets.		Part I. Column 6.	Part II. Column 9.	Part III. Column 7.
	£.	£.	£.	£.	£.	£.	£.	£.	£.	£.
1	47,728	54,749	114,005	23,434	191,943	295	—	—	—	—
2	5,100	9,214	1,119	865	11,143	55	—	(¹)	(¹)	(¹)
3	3,895	7,286	16,345	2,702	26,322	11	—	- nil -	2,048	- nil.
4	56,723	71,249	131,469	27,051	229,408	361	—	—	2,048	—
5	26,938	45,982	7,882	30,036	52,942	30,958	—	—	—	—
6	806	13,081	—	1,649	12,506	2,224	—	—	—	—
7	6,880	17,109	7,800	1,269	26,133	40	—	- nil -	1,950	- nil.
8	756	798	27	286	1,091	—	—	—	—	—
	13,560	42,891	7,268	3,015	48,414	4,760	—	—	—	—
10	48,940	119,861	22,977	36,235	141,091	37,982	—	—	1,950	—
11	3,302	9,514	8,032	601	16,124	2,023	—	- nil -	875	- nil.
12	—	238	1,288	61	1,411	176	—	- nil -	1,000	- nil.
13	45,270	99,273	130,154	2,624	230,121	1,930	—	23,441	21,368	- nil.
14	16,062	65,438	6,193	2,134	72,382	1,863	—	- nil -	3,166	- nil.
15	2,368	34,573	30	2,301	36,302	602	—	- nil -	15,915	68
16	63,700	199,522	137,665	7,120	340,216	4,091	—	23,441	41,449	68

(¹) The Statement of Accounts does not contain these particulars.

SUMMARY, UNINCORPORATED SOCIETIES.—

C O U N T I E S.	Total Number of Societies.	Number of Societies making Returns.	Total Number of Members.	Total Receipts during the last Financial Year.	Number of Societies making Advances on Mortgage.	Amount Advanced on Mortgage during the Year.	
ENGLAND.				£.		£.	
BEDFORDSHIRE - - - - -	1	1	84	1,480	1	280	1
CAMBRIDGESHIRE - - - - -	1	1	1,511	35,411	1	20,189	2
CHESHIRE - - - - -	2	2	487	10,914	2	5,723	3
DERBYSHIRE - - - - -	2	2	527	14,164	2	8,951	4
DEVONSHIRE - - - - -	3	3	797	36,914	3	15,614	5
DORSETSHIRE - - - - -	1	1	96	2,463	1	378	6
DURHAM - - - - -	1	1	108	1,359	1	300	7
ESSEX - - - - -	3	3	1,717	117,061	3	82,124	8
HEREFORDSHIRE - - - - -	1	1	124	743	1	147	9
KENT - - - - -	3	3	917	33,581	3	23,374	10
LANCASHIRE - - - - -	9	9	968	43,464	8	23,910	11
LEICESTERSHIRE - - - - -	1	1	1,174	20,688	1	9,030	12
LONDON - - - - -	7	7	20,191	16,509,984	6	161,948	13
MIDDLESEX - - - - -	2	2	260	3,373	2	490	14
NORFOLK - - - - -	1	1	815	8,501	1	4,855	15
NORTHAMPTONSHIRE - - - - -	3	3	3,883	113,149	3	46,373	16
OXFORDSHIRE - - - - -	1	1	69	9,110	1	675	17
SOMERSETSHIRE - - - - -	3	3	500	17,240	3	5,845	18
STAFFORDSHIRE - - - - -	4	4	4,614	101,155	4	49,988	19
SUFFOLK - - - - -	4	3	7,368	159,860	2	75,550	20
SURREY - - - - -	2	1	671	18,245	1	7,025	21
SUSSEX - - - - -	3	3	2,057	91,555	3	56,728	22
WARWICKSHIRE - - - - -	5	5	2,295	77,488	5	48,940	23
WORCESTERSHIRE - - - - -	1	1	181	7,736	1	3,302	24
YORKSHIRE - - - - -	4	4	2,805	129,543	3	63,700	25
TOTAL - - - - -	68	66	54,219	17,565,181	62	715,494	26

ENGLAND AND WALES, 1901.

	Liabilities.		Undivided Profit.	Assets.		Balance Deficit (if any).	Schedule.		
	To the Holders of Shares.	To Depositors and other Creditors.		Balance due on Mortgage Securities (not including Prospective Interest).	Amount Invested in other Securities and Cash.		Part I. Column 6.	Part II. Column 9.	Part III. Column 7.
	£.	£.	£.	£.	£.	£.	£.	£.	£.
1	3,774	—	935	3,936	773	—	—	—	—
2	77,554	3,217	7,124	86,532	1,363	—	—	73	—
3	19,479	13,184	952	32,531	860	224	—	5,819	—
4	36,671	3,732	6,460	46,503	360	—	—	—	—
5	25,375	61,151	5,523	88,332	3,717	—	—	—	—
6	6,426	1,292	1,217	8,084	851	—	—	1,942	29
7	3,418	2,713	608	6,382	357	—	—	—	85
8	150,053	47,597	11,591	208,393	848	—	—	—	—
9	2,954	—	254	1,988	1,220	—	—	—	—
10	84,757	11,758	5,792	98,696	3,611	—	—	—	—
11	68,482	62,749	24,942	146,146	10,027	—	5,112	44,408	—
12	30,706	36,222	4,616	69,065	2,479	—	—	—	—
13	2,011,178	9,077,133	581,210	1,075,606	10,593,915	—	—	5,714	2,022
14	10,366	—	907	7,319	3,474	480	—	—	702
15	20,689	—	200	18,120	2,769	—	—	—	—
16	174,915	76,414	18,822	256,211	13,940	—	—	750	539
17	2,837	18,684	100	20,766	855	—	—	14,085	—
18	17,514	16,744	11,851	43,951	2,158	—	—	6,831	2,105
19	210,043	33,484	8,331	245,120	6,738	—	—	695	—
20	228,871	10,719	21,827	251,859	9,558	—	—	—	76
21	64,268	13,219	7,731	68,403	16,815	—	—	—	—
22	71,249	131,469	27,051	229,408	361	—	—	2,048	—
23	119,861	22,977	36,235	141,091	37,982	—	—	1,950	—
24	9,514	8,032	601	16,124	2,023	—	—	875	—
25	199,522	137,665	7,120	340,216	4,091	—	23,441	41,449	68
26	3,650,476	9,790,155	792,000	3,510,782	10,721,145	704	28,553	126,639	5,626

AGGREGATE BALANCE SHEET of 65 UNINCORPORATED SOCIETIES, 1901.

LIABILITIES.		ASSETS.	
	£.		£.
To Holders of Shares - - -	3,650,476	By Balance due on Mortgage Securities	3,510,782
To Depositors and other Creditors -	9,790,155	By other Assets - - - -	10,721,145
TOTAL - - - £.	13,440,631	TOTAL - - - £.	14,231,927
Balance of Undivided Profit (in 63 Societies) - - - -	792,000	Balance Deficit (in 2 Societies) -	704
£.	14,232,631	£.	14,232,631

AGGREGATE BALANCE SHEET OF 2,005 INCORPORATED AND UNINCORPORATED SOCIETIES, 1901.

ENGLAND AND WALES.

LIABILITIES.		ASSETS.	
	£.		£.
To Holders of Shares - - -	34,108,828	By Balance due on Mortgage Securities - - - -	45,222,271
To Depositors and other Creditors	21,787,686	By other Assets - - - -	13,963,231
TOTAL - - - £.	55,896,514	TOTAL - - - £.	59,185,502
Balance of Undivided Profit (in 1,759 Societies) - - -	3,432,586	Balance Deficit (in 218 Societies)	143,598
£.	59,329,100	£.	59,329,100

Total Number of Societies making Returns - - -	2,031
Total Number of Members - - - - -	541,454
Total Receipts - - - - - £.	34,643,350
Amount advanced on Mortgage during the year - - - £.	8,674,953

1902.

For the Central Office,
E. W. Brabrook.

SCOTLAND.

ABSTRACT of the ANNUAL ACCOUNTS and STATEMENTS
INCORPORATED SOCIETIES,

Register Number.	Year when Incorporated.	NAME OF SOCIETY AND CHIEF OFFICE OR PLACE OF MEETING.	Year of Society's Existence.	Date in 1901 to which Accounts are made up.	Total Number of Members.	Total Receipts during the last Financial Year.	
SCOTLAND.							
ABERDEEN :							£.
1	1875	Aberdeen Property Investment, 9, Union-terrace, Aberdeen.	50th	8 Aug.	1,355	46,668	1
2	1876	Bonaccord Property Investment, 222, Union-street, Aberdeen.	48th	31 Dec.	333	13,671	2
3	1878	Aberdeen Co-operative Property Investment, 13, Bridge-street, Aberdeen.	36th	30 Sept.	291	4,972	3
4	1875	Huntly Property Investment, 11½, Castle-street, Huntly.	36th	8 May	144	3,413	4
6	1880	Strathbogie Property Investment, 9, Square, Huntly.	21st	31 Mar.	36	645	5
7	1890	First Aberdeen 955th Starr-Bowkett, 21, Bridge-street, Aberdeen.	12th	31 Jan.	281	3,107	6
8	1891	First Aberdeen Economic, 16, Bridge-street, Aberdeen.	10th	12 June	229	2,286	7
10	1894	Second Aberdeen Economic, 89, Union-street, Aberdeen.	7th	13 June	337	2,533	8
11	1896	Third Aberdeen Economic, 254, Union-street, Aberdeen.	6th	31 Dec.	297	2,443	9
12	"	Fourth Aberdeen Economic, 254, Union-street, Aberdeen.	6th	31 Dec.	261	1,675	10
13	"	Fraserburgh Economic, Dalrymple Hall Buildings, Fraserburgh.	6th	31 Dec.	273	1,286	11
Total -					3,837	82,699	12
ARGYLE :							
1	1892	First Oban Model, 19, Stevenson-street, Oban	9th	27 May	186	941	13
[AYR :							
5	1887	Kilmarnock Building and Investment, 87, King-street, Kilmarnock.	37th	1 Aug.	370	3,891	14
7	1896	County of Ayr Property Investment and Building, 62, Newmarket-street, Ayr.	31st	30 April	62	762	15
13	1890	Ayr and District 156th Economic, 25, Newmarket-street, Ayr.	11th	23 Sept.	400	1,124	16
14	"	Ayr, Newton, and Wallacetown Model, Main-street, Newton, Ayr.	11th	5 Nov.	27	185	17
15	1892	Galston, Newmilns, and Darvel Economic, Galston.	10th	31 Mar.	243	1,161	18
16	"	Second Ayr and District Economic, 25, Newmarket-street, Ayr.	9th	18 Mar.	400	588	19
20	1894	Troon Model, Academy-street, Troon	8th	31 Dec.	222	1,076	20
23	"	Ayr Burns Model, 29, Newmarket-street, Ayr	7th	22 July	183	957	21
Total -					1,907	9,744	22
BANFF :							
1	1896	Banffshire Property Investment, The Square, Keith.	31st	31 Dec.	303	25,521	23
2	1892	Banff Town and County Property Investment 81, Castle-street, Banff.	30th	16 April	284	3,926	24
Total					587	29,447	25

of BUILDING SOCIETIES, for the Year 1901.

SCOTLAND.

	Amount Advanced on Mortgage during the Year.	Liabilities.		Undivided Profit.	Assets.		Balance Deficit (if any).	Schedule.		
		To Holders of Shares.	To Depositors and other Creditors.		Balance due on Mortgage Securities (not including Prospective Interest).	Other Assets.		Part I. Column 6.	Part II. Column 9.	Part III. Column 7.
	£.	£.	£.	£.	£.	£.	£.	£.	£.	£.
1	19,435	53,729	46,832	4,093	108,112	1,542	—	—	—	—
2	2,400	11,370	15,808	241	27,410	9	—	—	2,013	—
3	2,050	5,119	7,241	769	12,631	498	—	—	417	—
4	1,927	9,433	2,376	501	12,290	20	—	—	710	—
5	180	1,324	700	48	1,940	132	—	—	—	—
6	1,900	12,719	—	932	12,975	696	—	—	—	—
7	1,825	9,330	—	442	8,422	1,350	—	—	—	—
8	1,900	10,652	—	372	10,824	200	—	—	—	—
9	2,700	7,296	—	382	6,985	693	—	—	—	—
10	950	6,156	—	255	5,569	842	—	—	—	—
11	500	5,020	—	117	3,970	1,167	—	—	—	—
12	35,767	132,148	72,957	8,172	206,128	7,149	—	—	3,140	—
13	600	4,875	—	268	4,647	496	—	—	—	—
14	1,300	13,622	—	1,239	13,558	1,303	—	—	—	170
15	—	3,227	200	94	2,341	1,180	—	—	—	—
16	454	6,606	595	289	7,039	451	—	—	—	—
17	—	700	—	109	471	338	—	—	—	—
18	875	4,982	—	460	5,246	196	—	—	—	—
19	245	2,736	116	73	2,794	131	—	—	—	—
20	800	3,915	—	30	2,682	1,263	—	—	—	—
21	800	4,484	2	453	4,521	418	—	—	—	—
22	4,474	40,272	913	2,747	39,652	5,280	—	—	—	170
23	2,166	9,486	17,480	833	27,794	10	—	—	444	—
24	1,315	10,484	1,727	408	12,435	184	—	—	—	—
25	3,481	19,970	19,207	1,246	40,229	194	—	—	444	—

ABSTRACT of the Annual Accounts and Statements

Register Number.	Year when Incorporated.	NAME OF SOCIETY, AND CHIEF OFFICE OR PLACE OF MEETING.	Year of Society's Existence.	Date in 1901 to which Accounts are made up.	Total Number of Members.	Total Receipts during the last Financial Year.	
CLACKMANNAN :							
5	1893	Alloa Model, 4, Shillinghill, Alloa	8th	8 Nov.	178	£. 944	1
DUMBARTON :							
1	1896	Helensburgh and Gareloch Provident Investment, 6, West Princes-street, Helensburgh.	30th	13 Jan.	260	9,631	2
3	1890	Dumbarton 148th Economic, 43, Church-street, Dumbarton.	12th	18 Jan.	312	2,684	3
4	"	Clydebank and District 151st Economic, 3, Wellington-place, Kilbowie-road, Clydebank.	11th	1 April	86	1,289	4
5	"	Second Dumbarton Economic, 11, Church-street, Dumbarton.	11th	31 Oct.	287	2,258	5
Total					945	15,862	6
DUMFRIES :							
5	1889	Dumfries and District Economic, 74, Irish-street, Dumfries.	12th	25 Feb.	225	2,205	7
7	1890	Second Dumfries and District Economic, 74, Irish-street, Dumfries.	11th	28 Aug.	225	1,597	8
Total					450	3,802	9
EDINBURGH :							
5	1895	Leith Property Investment, 141, Constitution-street, Leith.	42nd	30 Nov.	286	9,952	10
13	1875	Improved Edinburgh Property Investment, 102, South Bridge, Edinburgh.	48th	31 Dec.	610	29,324	11
31	1877	Fourth Provident Investment, 14, Forrest-road, Edinburgh.	84th	3 Feb.	391	9,588	12
34	"	Fourth Edinburgh Property Investment, 5, St. Andrew-square, Edinburgh.	32nd	17 Dec.	365	17,187	13
37	1874	New Scottish Friendly Property Investment, 5, St. Andrew-square, Edinburgh.	28th	31 Jan.	420	27,559	14
39	1876	Permanent Scottish Union Property Investment, 5, St. Andrew-square, Edinburgh.	25th	1 Aug.	218	28,635	15
40	1880	Edinburgh Conservative Friendly, 33, Charlotte-square, Edinburgh.	22nd	31 Dec.	142	3,571	16
45	1889	Edinburgh Mutual Investment, 24, Alva-street, Edinburgh.	12th	31 Dec.	273	28,447	17
47	1891	Portobello and District Economic, 148, High-street, Portobello.	11th	7 Dec.	216	1,866	18
51	1892	Amicable Property Investment, 22, Rutland-square, Edinburgh.	9th	18 Feb.	152	6,425	19
52	"	Old Edinburgh Property Investment, Buchanan's Hotel, 144, High-street, Edinburgh.	9th	14 Jan.	46	967	20
53	1893	Stockbridge Mutual Investment, 1, Dean-terrace, Edinburgh.	8th	7 Jan.	200	3,276	21
54	1899	New Edinburgh Investment, 10, North St. David-street, Edinburgh.	31d	31 Dec.	32	1,985	22
Total					3,351	168,782	23
ELGIN :							
3	1877	Elgin Property Investment and Building, 78, High-street, Elgin.	40th	30 April	114	1,795	24
4	1896	Forres, Burghhead, and Findhorn Permanent Investment, Mechanics' Institute, Forres.	38th	30 May	62	873	25
Total					176	2,668	26

of Building Societies, for the Year 1901—*continued*.

	Amount Advanced on Mortgage during the Year.	Liabilities.		Undivided Profit.	Assets.		Balance Deficit (if any).	Schedule.		
		To Holders of Shares.	To Depositors and other Creditors.		Balance due on Mortgage Securities (not including Prospective Interest).	Other Assets.		Part I. Column 6.	Part II. Column 9.	Part III. Column 7.
	£.	£.	£.	£.	£.	£.	£.	£.	£.	£.
1	400	4,307	4	109	4,096	324	—	—	—	—
2	2,200	22,499	2,766	880	25,275	870	—	—	—	—
3	1,000	10,289	—	994	9,274	2,009	—	—	—	—
4	250	2,603	867	496	2,723	1,243	—	—	—	—
5	1,300	9,812	—	1,032	8,862	1,982	—	—	—	—
6	4,750	45,203	3,633	3,402	46,134	6,104	—	—	—	—
7	250	10,782	—	276	10,800	258	—	—	—	—
8	500	9,001	—	291	9,219	73	—	—	—	—
9	750	19,783	—	567	20,019	331	—	—	—	—
10	4,612	9,955	13,639	1,533	25,043	84	—	—	5,784	—
11	8,425	54,224	11,917	1,140	65,771	1,510	—	—	700	449
12	3,850	20,798	7,996	244	27,181	1,857	—	—	—	—
13	7,362	28,771	12,073	62	39,529	1,377	—	—	925	—
14	4,030	34,129	19,189	998	53,170	1,146	—	—	—	—
15	6,818	29,532	22,616	8,537	57,875	2,810	—	—	—	—
16	450	10,312	79	451	9,237	1,605	—	—	151	—
17	5,600	21,429	14,411	940	36,750	30	—	—	—	—
18	900	7,799	—	600	7,687	712	—	—	—	—
19	3,487	6,749	7,869	435	14,355	698	—	—	—	—
20	600	2,672	1,841	129	4,642	—	—	—	—	—
21	1,537	7,002	4,165	315	10,444	1,038	—	—	—	—
22	1,125	596	1,411	24	2,020	11	—	—	—	—
23	48,796	233,968	117,206	15,408	353,704	12,878	—	—	7,560	449
24	400	4,426	320	4	4,742	8	—	—	300	—
25	62	2,369	—	219	2,335	253	—	—	—	—
26	462	6,795	320	223	7,077	261	—	—	300	—

ABSTRACT of the Annual Accounts and Statements

Register Number.	Year when Incorporated.	NAME OF SOCIETY, AND CHIEF OFFICE OR PLACE OF MEETING.	Year of Society's Existence.	Date in 1901 to which Accounts are made up.	Total Number of Members.	Total Receipts during the last Financial Year.	
FIFE :							£.
5	1878	Cupar Property Investment, 18, Crossgate, Cupar	41st	31 Dec.	53	491	1
6	1876	Ferry Port-on-Craig Building and Investment, Castle-street, Tayport.	37th	31 Oct.	42	253	2
7	1896	Kirkcaldy Property Investment, 17, Rose-street, Kirkcaldy.	36th	31 July	658	12,386	3
9	1887	Dunfermline Building Company, 10, Cross-wynd, Dunfermline.	33rd	11 Jan.	2,641	33,386	4
13	1891	Fourth Fifeshire Property Investment, 30, Queen-Anne-street, Dunfermline.	11th	30 Nov.	608	9,049	5
14	"	Dunfermline and District Economic, 4, Abbey Park-place, Dunfermline.	10th	16 Feb.	224	1,309	6
15	"	Kirkcaldy and District Economic, 27, Kirk-wynd, Kirkcaldy.	10th	9 Mar.	186	1,479	7
16	"	Second Kirkcaldy and District Economic, 27, Kirk-wynd, Kirkcaldy.	10th	11 May	179	1,422	8
(a) 17	1892	Second Dunfermline and District Economic, 4, Abbey Park-place, Dunfermline.	—	—	—	—	9
18	1893	Third Kirkcaldy and District Economic, 27, Kirk-wynd, Kirkcaldy.	9th	8 Feb.	202	1,291	10
19	"	Dysart Model, 27, Quality-street, Dysart - -	8th	31 May	191	889	11
21	"	Fourth Kirkcaldy and District Economic, 27, Kirk-wynd, Kirkcaldy.	8th	25 May	192	828	12
23	1894	Leven Model, British Linen Bank Buildings, Leven.	8th	3 Feb.	90	1,078	13
(a) 24	1898	Third Dunfermline and District "Economic," 4, Abbey Park-place, Dunfermline.	—	—	—	—	14
Total -					5,269	63,861	15
FORFAR :							
2	1874	Forfarshire Building, 27, Bank-street, Dundee -	49th	30 April	290	22,220	16
4	1896	Kirriemuir Freehold Building and Investment, Bank-street, Kirriemuir.	43rd	31 Dec.	272	1,969	17
5	"	Forfar Building and Investment, 34, Castle-street, Forfar.	41st	30 Sept.	68	447	18
11	1889	Dundee and District Economic, 16, Euclid-crescent, Dundee.	12th	31 Oct.	212	2,078	19
13	1891	Second Dundee and District Economic, 16, Euclid-crescent, Dundee.	11th	30 Nov.	231	2,288	20
15	"	First Arbroath Model, 93, High-street, Arbroath -	10th	14 Sept.	204	482	21
16	"	Forfar Economic, 20, East High-street, Forfar -	10th	6 Sept.	175	742	22
17	"	First Dundee Model, 15, Castle-street, Dundee -	10th	4 Dec.	181	836	23
18	1892	Third Dundee and District Economic, 16, Euclid-crescent, Dundee.	10th	28 Feb.	243	1,609	24
20	1893	Kirriemuir Model, 71, James-street, Kirriemuir.	8th	1 July	210	879	25
21	1894	Fourth Dundee and District Economic, 16, Euclid-crescent, Dundee.	7th	10 Mar.	314	1,890	26
Total -					2,400	35,440	27
INVERNESS :							
4	1891	Inverness Investment and Permanent, 53, Academy-street, Inverness.	10th	31 Dec.	138	8,317	28

of Building Societies, for the Year 1901—*continued*.

	Amount Advanced on Mortgage during the Year.	Liabilities.		Undivided Profit.	Assets.		Balance Deficit (if any).	Schedule.		
		To Holders of Shares.	To Depositors and other Creditors.		Balance due on Mortgage Securities (not including Prospective Interest).	Other Assets.		Part I. Column 6.	Part II. Column 9.	Part III. Column 7.
	£.	£.	£.	£.	£.	£.	£.	£.	£.	£.
1	—	1,435	—	51	599	887	—	—	—	—
2	—	2,411	194	198	2,787	16	—	—	—	329
3	2,792	26,162	14,557	502	39,319	1,902	—	—	2,434	—
4	18,239	88,940	23	4,186	72,191	20,958	—	—	18,581	—
5	9,290	36,076	7	7,629	43,488	224	—	—	—	—
6	1,222	5,949	169	887	6,786	219	—	—	—	—
7	950	5,849	—	1,020	6,585	284	—	—	—	—
8	850	5,178	—	971	6,095	54	—	—	—	—
9	—	—	—	—	—	—	—	—	—	—
10	400	5,455	—	789	5,908	339	—	—	—	—
11	800	3,969	—	20	3,897	92	—	—	—	—
12	300	3,773	—	450	4,117	106	—	—	—	—
13	1,000	4,409	—	195	4,595	9	—	—	—	—
14	—	—	—	—	—	—	—	—	—	—
15	35,843	189,609	14,950	16,898	196,367	25,090	—	—	21,015	329
16	19,644	51,243	25,021	3,078	79,230	112	—	—	12,551	2,792
7	850	9,227	—	190	9,307	110	—	—	—	—
18	150	2,153	—	101	321	1,933	—	—	—	—
19	1,300	6,803	4	674	7,429	52	—	—	—	—
20	1,949	6,927	4	722	6,664	989	—	—	—	87
21	—	3,794	14	242	3,732	318	—	—	—	356
22	400	3,495	2	165	3,049	613	—	—	—	—
23	500	5,071	—	101	4,598	579	—	—	—	497
24	1,550	6,975	4	543	6,713	809	—	—	—	—
25	435	2,624	—	25	2,635	14	—	—	—	—
26	732	6,937	4	592	6,208	1,325	—	—	—	155
27	27,510	105,249	25,053	6,433	129,881	6,854	—	—	12,551	3,887
28	1,508	2,240	4,674	422	7,336	—	—	—	—	273

ABSTRACT of the Annual Accounts and Statements

Register Number.	Year when Incorporated.	NAME OF SOCIETY, AND CHIEF OFFICE OR PLACE OF MEETING.	Year of Society's Existence.	Date in 1901 to which Accounts are made up.	Total Number of Members.	Total Receipts during the last Financial Year.	
		LANARK :				£.	
28	1897	Hamilton Savings Investment and Building, Quarry-street, Hamilton.	43rd	31 Mar.	712	11,027	1
34	1891	Wishaw Building and Investment, 1, Young-street, Wishaw.	42nd	30 Nov.	592	9,573	2
42	1875	National Freehold Building, 114, South Portland-street, Glasgow.	40th	31 Oct.	103	1,673	3
55	1896	Springburn Investment and Building, Queenshill street, Springburn, Glasgow.	34th	23 Jan.	147	5,570	4
56	1878	Glasgow and West of Scotland Savings Investment, 89, West Regent-street, Glasgow.	33rd	31 Dec.	198	9,306	5
63	1875	Clydesdale Building, 168, St. Vincent-street, Glasgow.	30th	30 April	246	25,692	6
85	1878	Phoenix Heritable Investment, 26, Renfield-street, Glasgow.	24th	31 Dec.	103	14,939	7
86	1887	Glasgow Co-operative Investment, Religious Institution Rooms, 200, Buchanan-street, Glasgow.	14th	31 Dec.	129	4,208	8
88	1891	Govan Economic, 958, Govan-road, Govan - -	7th	30 Nov.	354	3,536	9
90	"	Strathaven Model, Kirk-street, Strathaven - -	10th	18 May	279	1,068	10
92	"	Larkhall Model, Public Hall, Montgomery-street, Larkhall.	10th	30 June	235	976	11
93	"	Wishaw and District Economic, 111, Main-street, Wishaw.	10th	31 May	400	3,022	12
94	"	First Airdrie Model, 28, Anderson-street, Airdrie.	10th	13 July	188	1,027	13
(a) (C.W.) 95	"	First Coatbridge Model, 15, Academy-street, Coatbridge.	—	—	—	—	14
96	"	Hamilton and Blantyre Model, Cadzow-street, Hamilton.	10th	7 Oct.	132	396	15
98	"	Govanhill and District Economic, 206, Alison-street, Govanhill, Glasgow.	10th	31 Dec.	321	2,346	16
(a) (C.W.) 101	1892	Airdrie and District Economic, Market-buildings, Airdrie.	—	—	—	—	17
109	"	Maryhill Model, 265, Gairbraid-street, Glasgow -	9th	23 Sept.	143	663	18
110	"	Hamilton and District Economic, 60, Cadzow-street, Hamilton.	9th	19 Sept.	324	2,010	19
113	"	Glasgow Post Office Model, 113, Oxford-street, Glasgow.	9th	31 Dec.	55	1,178	20
114	1893	Motherwell Economic, Town Hall, Motherwell -	9th	9 Dec.	303	2,498	21
125	1894	Partick No. 2 Model, Overnewton-square, Glasgow	7th	27 Feb.	54	215	22
127	"	Blythswood Model, 187, West George-street, Glasgow.	7th	18 Mar.	50	1,497	23
128	"	Second Govanhill and District Economic, 206, Allison-street, Govanhill, Glasgow.	7th	12 Mar.	333	1,762	24
129	"	St. George's Cross Economic, 17, Cromwell-street, Glasgow.	8th	31 Dec.	224	1,759	25
130	"	Lanark Model, 112, High-street, Lanark - -	7th	13 May	81	836	26
132	"	Cambuslang and District Economic, Main-street, Cambuslang.	7th	22 April	244	923	27
134	"	First Coatbridge Economic, Municipal Buildings, Coatbridge.	7th	18 June	160	884	28
135	1895	Second Hamilton and District Economic, 60, Cadzow-street, Hamilton.	7th	31 Dec.	293	2,129	29
138	1896	Blythswood "Peerless," 72, Waterloo-street, Glasgow.	6th	31 Dec.	15	—	30
140	1899	Third Hamilton and District Economic, 60, Cadzow-street, Hamilton.	8rd	31 Dec.	311	80 0	31

of Building Societies, for the Year 1901—*continued.*

	Amount Advanced on Mortgage during the Year.	Liabilities.		Undivided Profit.	Assets.		Balance Deficit (if any).	Schedule.		
		To Holders of Shares.	To Depositors and other Creditors.		Balance due on Mortgage Securities (not including Prospective Interest).	Other Assets.		Part I. Column 6.	Part II. Column 9.	Part III. Column 7.
	£	£.	£.	£.	£.	£.	£.	£.	£.	£.
1	5,237	35,446	—	9,504	35,739	9,211	--	--	6,169	--
2	4,474	27,176	35	2,943	28,947	1,207	--	--	300	--
3	725	6,159	—	223	5,443	939	--	--	1,014	--
4	2,854	12,114	111	589	9,228	3,586	--	--	—	--
5	4,225	18,619	4,320	1,417	22,147	2,209	--	--	712	--
6	7,689	26,025	2,437	11,014	38,215	1,261	--	--	--	--
7	5,275	15,628	29	2,118	16,924	851	--	--	--	--
8	3,900	2,418	1,450	76	3,900	44	--	--	--	--
9	3,300	13,558	15	495	13,815	253	--	--	--	--
10	315	4,469	—	395	4,161	703	--	--	--	--
11	789	5,106	1	445	5,512	40	--	--	--	--
12	815	11,538	—	417	10,322	1,633	--	--	--	--
13	320	5,809	—	579	5,725	663	--	--	--	--
14	—	—	--	—	—	—	--	--	--	--
15	—	2,275	91	11	2,036	341	--	--	--	--
16	1,600	9,446	9	622	9,129	948	--	--	--	--
17	—	—	—	—	—	—	--	--	--	--
18	400	3,244	—	500	3,577	167	--	--	--	--
19	1,695	8,268	—	662	7,895	1,035	--	--	--	--
20	—	2,174	235	44	2,352	101	--	--	--	--
21	700	—	7,949	1,131	6,875	2,205	--	--	--	--
22	354	1,364	27	198	1,541	48	--	--	--	--
23	1,000	1,955	5	145	1,954	151	--	--	--	--
24	1,300	5,897	8	423	5,763	565	--	--	--	--
25	1,400	4,342	14	253	4,799	310	--	--	--	--
26	600	3,136	—	309	2,993	452	--	--	--	--
27	500	3,735	—	240	3,438	537	--	--	--	--
28	550	3,602	—	124	3,418	308	--	--	--	--
29	1,836	4,537	—	388	4,489	436	--	--	--	--
30	—	11	--	—	—	9	2	--	--	--
31	550	1,081	—	168	1,176	73	--	--	--	--

ABSTRACT of the Annual Accounts and Statements

Register Number.	Year when Incorporated.	NAME OF SOCIETY, AND CHIEF OFFICE OR PLACE OF MEETING.	Year of Society's Existence.	Date in 1901 to which Accounts are made up.	Total Number of Members.	Total Receipts during the last Financial Year.	
LANARK—continued.							£.
141	1899	Second Wishaw and District Economic, Campbell-street, Wishaw.	3rd	31 Dec.	320	1,973	1
142	"	Third Govanhill Economic, 206, Allison-street, Govanhill, Glasgow.	2nd	31 Dec.	121	395	2
143	1900	Carlisle and District Economic, Town Hall Buildings, Carlisle.	2nd	31 Dec.	157	664	3
Total					7,327	114,545	4
LINLITHGOW:							
1	1875	Linlithgowshire Savings Investment and Building, Court House-square, Linlithgow.	27th	31 Dec.	180	1,861	5
6	1894	Bo'ness and Carriden Model, 16A, Main-street, Bo'ness.	7th	12 Aug.	96	770	6
Total					276	2,631	7
NAIRN:							
2	1896	Nairn Building, 19, High Street, Nairn	35th	31 May	85	705	8
PEEBLES:							
2	1896	Peeblesshire Saving Investment and Building, High Street, Peebles.	31st	31 May	688	4,781	9
PERTH							
2	1891	Perth Economic, 42, George-street, Perth	10th	1 April	167	2,423	10
3	1892	Strathmore Economic, Meadow-place, Wellmeadow, Blairgowrie.	10th	19 Oct.	126	214	11
6	1894	Perth Model, National Bank Building, 20, New Scott-street, Perth.	8th	31 Dec.	179	495	12
Total					472	3,132	13
RENFREW:							
3	1880	Paisley Heritable Property Investment, 16, Gil-mour-street, Paisley.	49th	27 Jan.	749	28,837	14
7	1876	Johnstone Building, Public Hall, Johnstone	35th	31 Jan.	11	134	15
8	1890	First Port Glasgow Economic, 73, Princes-street, Port Glasgow.	11th	30 Sept.	210	1,561	16
(C.D.) 9	"	First Paisley Economic, Terrace Buildings, Paisley.	11th	30 Sept.	274	2,200	17
(C.D.) 10	1891	Second Paisley Economic, Terrace Buildings, Paisley.	10th	25 Mar.	187	1,144	18
11	"	Greenock and District Investment, 13, Hamilton-street, Greenock.	10th	31 Dec.	153	2,027	19
13	1892	Govan Model, 8, Napier-street, Govan	9th	31 May	123	976	20
15	1893	Kinning Park and Plantation Economic, Cornwall-street, Plantation, Glasgow.	8th	3 Apr.	162	1,076	21
Total					1,869	37,955	22

of Building Societies, for the Year 1901—*continued*.

	Amount Advanced on Mortgage during the Year.	Liabilities.		Undivided Profit.	Assets.		Balance Deficit (if any).	Schedule.		
		To Holders of Shares.	To Depositors and other Creditors.		Balance due on Mortgage Securities (not including Prospective Interest).	Other Assets.		Part I. Column 6.	Part II. Column 9.	Part III. Column 7.
	£.	£.	£.	£.	£.	£.	£.	£.	£.	£.
1	1,913	3,283	—	269	2,471	1,081	—	—	—	—
2	100	451	—	1	95	357	—	—	—	—
3	347	667	—	88	341	414	—	—	—	—
4	54,763	244,033	16,736	35,791	264,420	32,138	2	—	8,195	—
5	1,020	9,238	—	363	8,222	1,379	—	—	—	—
6	300	2,120	—	94	2,035	179	—	—	—	—
7	1,320	11,358	—	457	10,257	1,558	—	—	—	—
8	375	3,986	—	144	3,611	519	—	—	—	—
9	620	14,535	450	816	15,312	489	—	—	1,652	—
10	—	3,825	—	293	2,690	1,428	—	—	—	—
11	—	2,439	7	32	2,418	60	—	—	—	—
12	—	3,213	—	21	2,793	441	—	—	—	—
13	—	9,477	7	346	7,901	1,929	—	—	—	—
14	3,515	48,228	10,170	3,177	44,671	16,904	—	—	—	—
15	—	989	26	25	980	60	—	—	—	—
16	1,350	6,178	—	732	6,357	553	—	—	—	—
17	—	5,396	—	355	4,638	1,113	—	—	—	—
18	—	3,894	—	370	3,699	565	—	—	—	—
19	—	4,894	15	409	4,915	403	—	—	—	—
20	400	3,034	4	662	2,852	848	—	—	—	—
21	500	3,265	12	260	2,334	1,203	—	—	—	—
22	5,765	75,878	10,227	5,990	70,446	21,649	—	—	—	—

ABSTRACT of the Annual Accounts and Statements

Register Number.	Year when Incorporated.	NAME OF SOCIETY, AND CHIEF OFFICE OR PLACE OF MEETING.	Year of Society's Existence.	Date in 1901 to which Accounts are made up.	Total Number of Members.	Total Receipts during the last Financial Year.	
		ROXBURGH :				£.	
5	1892	First Hawick and District Economic, O'Connell-street, Hawick.	8th	9 Feb.	268	2,425	1
		SELKIRK :					
2	1875	Galashiels Provident, 18, Sime-place, Galashiels -	47th	31 Dec.	676	5,449	2
3	1877	Selkirkshire Building and Investment, 4, Market-place, Selkirk.	26th	30 June	48	129	3
5	1891	Galashiels Economic, 177, Gala-park Road, Galashiels.	11th	2 Dec.	261	2,995	4
				Total	985	8,573	5
		STIRLING :					
1	—	Stirlingshire Building and Investment, Thistle-street, Stirling.	46th	3 Dec.	1,176	17,061	6
3	1896	Midland Counties of Scotland Property Investment, 22, King-street, Stirling.	40th	11 Nov.	67	2,599	7
7	1890	Falkirk Model, Vicar-street, Falkirk - - -	11th	11 Nov.	163	942	8
8	1892	Stirling and District Economic, 53, Port-street, Stirling.	10th	6 Aug.	70	649	9
9	"	Grangemouth Model, Grange-street, Grangemouth	9th	8 June	186	836	10
10	1893	Stirling Model, 12, Port-street, Stirling - -	8th	15 Apr.	193	1,722	11
11	"	Kilsyth Model, Market-place, Kilsyth - - -	8th	18 June	91	311	12
13	1894	Stirling, No. 2, Model, 12, Port-street, Stirling -	8th	10 Feb.	199	1,028	13
15	"	Grahamston Model, Odd Fellows Hall, Grahamston, Falkirk.	7th	29 Apr.	227	1,079	14
				Total	2,372	26,227	15
		WIGTOWN :					
(C.D.) 1	1892	Newton-Stewart and District Economic, Macmillan Hall, Newton-Stewart.	9th	18 Mar.	66	181	16

of Building Societies, for the Year 1901—*continued.*

	Amount Advanced on Mortgage during the Year.	Liabilities.		Undivided Profit.	Assets.		Balance Deficit (if any).	Schedule.		
		To Holders of Shares.	To Depositors and other Creditors.		Balance due on Mortgage Securities (not including Prospective Interest).	Other Assets.		Part I. Column 6.	Part II. Column 9.	Part III. Column 7.
	£.	£.	£.	£.	£.	£.	£.	£.	£.	£.
1	1,500	4,827	2,064	707	7,157	441	—	—	—	—
2	—	62,854	—	2,645	63,430	2,069	—	—	330	—
3	—	1,084	328	549	1,908	53	—	—	—	1,258
4	1,122	13,488	284	2,287	15,105	904	—	—	—	—
5	1,122	77,426	562	5,481	80,443	3,026	—	—	230	1,258
6	350	59,442	16,492	—	69,044	6,890	—	12,500	—	—
7	—	2,066	—	10	—	2,076	—	—	—	—
8	200	4,742	221	376	3,455	1,884	—	—	—	—
9	—	2,357	—	373	2,445	285	—	—	—	—
10	620	4,074	—	475	4,382	167	—	—	—	—
11	1,400	4,772	—	—	4,163	461	148	—	—	—
12	—	1,121	—	186	1,139	168	—	—	—	—
13	500	4,534	—	—	4,489	26	19	—	—	—
14	600	4,385	—	335	4,472	248	—	—	—	—
15	3,670	87,493	16,713	1,755	93,589	12,205	167	12,500	—	—
16	—	1,172	—	27	1,022	177	—	—	—	—

SUMMARY, INCORPORATED

COUNTIES.	Total Number of Societies.	Number of Societies making Returns.	Total Number of Members.	Total Receipts during the last Financial Year.	Number of Societies making Advances on Mortgage.	Amount Advanced on Mortgage during the Year.	
				£.		£.	
SCOTLAND.							
ABERDEEN - - - - -	11	11	3,837	82,699	11	35,767	1
ARGYLE - - - - -	1	1	186	941	1	600	2
AYR - - - - -	8	8	1,907	9,744	6	4,474	3
BANFF - - - - -	2	2	587	29,447	2	3,481	4
CLACKMANNAN - - - - -	1	1	178	944	1	400	5
DUMBARTON - - - - -	4	4	945	15,862	4	4,750	6
DUMFRIES - - - - -	2	2	450	3,802	2	750	7
EDINBURGH - - - - -	13	13	3,351	168,782	13	48,796	8
ELGIN - - - - -	2	2	176	2,668	2	462	9
FIFE - - - - -	14	12	5,269	63,861	10	35,843	10
FORFAR - - - - -	11	11	2,400	35,440	10	27,510	11
INVERNESS - - - - -	1	1	138	8,317	1	1,508	12
LANARK - - - - -	34	32	7,327	114,545	29	54,763	13
LINLITHGOW - - - - -	2	2	276	2,631	2	1,320	14
NAIRN - - - - -	1	1	85	705	1	375	15
PEEBLES - - - - -	1	1	688	4,781	1	620	16
PERTH - - - - -	3	3	472	3,132	—	—	17
RENFREW - - - - -	8	8	1,869	37,955	4	5,765	18
ROXBURGH - - - - -	1	1	268	2,425	1	1,500	19
SELKIRK - - - - -	3	3	985	8,573	1	1,122	20
STIRLING - - - - -	9	9	2,372	26,227	6	3,670	21
WIGTOWN - - - - -	1	1	66	181	—	—	22
TOTAL SCOTLAND - -	133	129	33,832	623,662	108	233,476	23

SOCIETIES.—SCOTLAND, 1901.

	Liabilities.		Undivided Profit.	Assets.		Balance Deficit (if any).	Schedule.		
	To the Holders of Shares.	To Depositors and other Creditors.		Balance due on Mortgage Securities (not including Prospective Interest).	Amount Invested in other Securities and Cash.		Part I. Column 6.	Part II. Column 9.	Part III. Column 7.
	£.	£.	£.	£.	£.	£.	£.	£.	£.
1	132,148	72,957	8,172	206,128	7,149	—	—	3,140	—
2	4,875	—	268	4,647	496	—	—	—	—
3	40,272	913	2,747	38,652	5,280	—	—	—	170
4	19,970	19,207	1,246	40,229	194	—	—	444	—
5	4,307	4	109	4,096	324	—	—	—	—
6	45,203	3,633	3,402	46,134	6,104	—	—	—	—
7	19,783	—	567	20,019	331	—	—	—	—
8	233,968	117,206	15,408	353,704	12,878	—	—	7,560	449
9	6,795	320	223	7,077	261	—	—	300	—
10	189,609	14,950	16,898	196,367	25,090	—	—	21,015	329
11	105,249	25,053	6,433	129,881	6,854	—	—	12,551	3,867
12	2,340	4,674	422	7,336	—	—	—	—	373
13	244,033	16,736	35,791	264,420	32,138	2	—	8,195	—
14	11,358	—	457	10,257	1,558	—	—	—	—
15	3,986	—	144	3,611	519	—	—	—	—
16	14,535	450	816	15,312	489	—	—	1,652	—
17	9,477	7	346	7,901	1,929	—	—	—	—
18	75,878	10,227	5,990	70,446	21,649	—	—	—	—
19	4,827	2,064	707	7,157	441	—	—	—	—
20	77,426	562	5,481	80,443	3,026	—	—	230	1,258
21	87,493	16,713	1,755	93,589	12,205	167	12,500	—	—
22	1,172	—	27	1,022	177	—	—	—	—
23	1,331,604	305,676	107,409	1,608,428	139,092	169	12,500	55,087	6,366

AGGREGATE BALANCE SHEET of 129 INCORPORATED SOCIETIES, 1901.
SCOTLAND.

LIABILITIES.		ASSETS.	
	£.		£.
To Holders of Shares - - -	1,334,604	By Balance due on Mortgage Securities	1,608,428
To Depositors and other Creditors -	305,676	By other Assets - - - -	139,092
TOTAL - - - £.	1,640,280	TOTAL - - - £.	1,747,520
Balance of Undivided Profit (in 125 Societies) - - - -	107,409	Balance Deficit (in 3 Societies) -	169
£.	1,747,689	£.	1,747,689

2A, Howe Street, }
 Edinburgh. }

R. Addison Smith,
 Assistant Registrar for Scotland.

IRELAND.

ABSTRACT of the ANNUAL ACCOUNTS and STATEMENTS

INCORPORATED SOCIETIES,

Register Number.	Year when Incorporated.	NAME OF SOCIETY, AND CHIEF OFFICE OR PLACE OF MEETING.	Year of Society's Existence.	Date in 1901 to which Accounts are made up.	Total Number of Members.	Total Receipts during the last Financial Year.	
IRELAND.							
ANTRIM :						£.	
4	1874	Belfast Equitable, 7, Rosemary-street, Belfast -	37th	9 Jan.	13	849	1
8	"	Belfast Economic, 21, Chichester-street, Belfast -	37th	30 April	56	1,305	2
22	1882	Belfast Imperial, Ulster Buildings, Waring-street, Belfast.	35th	8 Jan.	273	7,986	3
(a) 24	1878	Northern Permanent, 1, North-street, Belfast -	—	—	—	—	4
35	1881	First Belfast 428th Starr-Bowkett, 71, York-street, Belfast.	20th	31 Aug.	89	1,144	5
(a) 36	"	Second Belfast 447th Starr-Bowkett, 71, York-street, Belfast.	—	—	—	—	6
37	1882	Ballymena 515th Starr-Bowkett, 13, Albert-place, Ballymena.	19th	31 May	169	1,673	7
45	1883	Third Belfast 596th Starr-Bowkett, 110, Royal-avenue, Belfast.	18th	30 April	81	1,046	8
48	1885	Belfast Mutual, 45, Arthur-street, Belfast - - -	16th	8 Mar.	93	2,812	9
49	"	Fourth Belfast 771st Starr-Bowkett, 117, Donegall-street, Belfast.	15th	27 Mar.	138	1,767	10
51	1886	Ballymena Mutual, 13, Albert-place, Ballymena.	15th	31 Mar.	282	1,791	11
53	"	Fifth Belfast 796th Starr-Bowkett, 117, Donegall-street, Belfast.	15th	26 April	153	933	12
55	1887	Belfast Commercial, 20, Rosemary-street, Belfast	14th	31 Jan.	157	970	13
58	1888	Royal Mutual, 110, Royal-avenue, Belfast - - -	13th	30 June	137	2,413	14
59	"	Belfast City, Telegraph Chambers, Royal-avenue, Belfast.	13th	31 Aug.	182	2,322	15
60	"	Belfast Artizans', 92, Shankhill-road, Belfast -	13th	31 Oct.	179	1,611	16
62	"	Sixth Belfast 923rd Starr-Bowkett, 117, Donegall-street, Belfast.	13th	31 Dec.	193	1,355	17
63	1889	East End, 79, Royal-avenue, Belfast - - -	13th	31 Dec.	277	766	18
64	"	Provident Mutual, 20, Rosemary-street, Belfast -	12th	28 Feb.	308	8,516	19
65	"	Second Royal Mutual, 110, Royal-avenue, Belfast	12th	31 Aug.	170	2,084	20
69	1890	Belfast Terminable, 37, Rosemary-street, Belfast -	11th	30 April	456	4,775	21
72	"	Belfast Mercantile Mutual, 25, Garfield-street, Belfast.	11th	12 Nov.	247	1,563	22
73	"	Ballymacarret, 139, Albert Bridge-road, Belfast -	11th	30 April	100	636	23
74	"	Thrift, 71, York-street, Belfast - - - -	11th	30 Sept.	247	1,813	24
75	"	Belfast Co-operative, 79, Royal-avenue, Belfast -	11th	30 Sept.	402	1,638	25
(a) 77	"	West End, St. Paul's Male School, Falls-road, Belfast.	—	—	—	—	26
81	1891	Seventh Belfast 971st Starr-Bowkett, 107, Donegall-street, Belfast.	10th	26 July	243	1,074	27
82	1892	Belfast Second Terminable, 27, Rosemary-street, Belfast.	9th	31 Jan.	490	3,822	28
83	"	Standard Mutual, 82, Royal-avenue, Belfast -	9th	28 Feb.	281	1,573	29
85	"	North of Ireland, 110, Royal-avenue, Belfast -	9th	31 Mar.	334	2,069	30
(a) 86	"	First Lisburn 1002nd Starr-Bowkett, 1, Castle Chambers, Lisburn.	—	—	—	—	31
88	"	Phoenix, 79, Royal-avenue, Belfast - - -	10th	31 Dec.	204	575	32
90	"	Eagle Mutual, 117, Royal-avenue, Belfast - -	9th	27 Aug.	231	2,155	33
94	"	Belfast Excelsior, 20, Rosemary-street, Belfast -	9th	31 Oct.	201	693	34

of BUILDING SOCIETIES, for the Year 1901.

IRELAND.

	Amount Advanced on Mortgage during the Year.	Liabilities.		Undivided Profit.	Assets.		Balance Deficit (if any).	Schedule.		
		To Holders of Shares.	To Depositors and other Creditors.		Balance due on Mortgage Securities (not including Prospective Interest).	Other Assets.		Part I. Column 6.	Part II. Column 9.	Part III. Column 7.
	£.	£.	£.	£.	£.	£.	£.	£.	£.	£.
1	500	7,170	170	685	2,300	5,725	—	—	322	—
2	—	5,267	141	114	5,409	113	—	—	4,511	—
3	3,400	15,338	6,621	2,107	24,765	3,301	—	—	978	22
4	—	—	—	—	—	—	—	—	—	—
5	600	5,516	—	778	6,044	250	—	—	—	—
6	—	—	—	—	—	—	—	—	—	—
7	1,110	6,729	56	566	5,386	1,965	—	—	—	—
8	1,200	4,514	—	963	5,032	450	—	—	—	—
9	2,750	10,219	—	1,274	11,157	336	—	—	—	—
10	1,600	4,615	—	347	5,132	30	—	—	—	—
11	620	5,980	302	673	5,117	1,838	—	—	—	—
12	600	4,608	—	25	4,534	99	—	—	—	—
13	900	7,312	92	676	7,770	310	—	—	—	—
14	1,750	5,341	—	2,159	7,363	137	—	—	—	—
15	1,210	9,108	—	715	8,807	1,016	—	—	—	—
16	900	4,096	—	187	3,626	657	—	—	—	1,585
17	1,400	4,972	—	176	5,007	141	—	—	—	—
18	600	3,438	10	159	3,331	276	—	—	—	—
19	3,900	12,517	360	697	13,106	468	—	—	—	—
20	1,160	6,108	—	1,632	7,340	400	—	—	—	—
21	4,090	11,815	—	1,461	12,415	861	—	—	—	—
22	600	8,175	47	405	7,724	903	—	—	—	—
23	400	2,092	34	93	2,120	99	—	—	—	—
24	1,200	6,862	—	862	7,060	664	—	—	—	—
25	1,525	6,715	—	303	6,589	519	—	—	—	196
26	—	—	—	—	—	—	—	—	—	—
27	990	4,644	—	17	4,243	418	—	—	—	—
28	3,714	12,429	—	1,164	12,438	1,155	—	—	—	—
29	350	6,152	—	433	5,877	708	—	—	—	—
30	1,750	4,837	—	793	5,558	72	—	—	—	—
31	—	—	—	—	—	—	—	—	—	—
32	400	2,333	—	—	2,180	150	3	—	—	—
33	1,075	7,260	156	320	6,868	868	—	—	—	—
34	149	2,624	261	60	2,461	484	—	—	—	—

ABSTRACT of the Annual Accounts and Statements

Register Number.	Year when Incorporated.	NAME OF SOCIETY, AND CHIEF OFFICE OR PLACE OF MEETING.	Year of Society's Existence.	Date in 1901 to which Accounts are made up.	Total Number of Members.	Total Receipts during the last Financial Year.	
		ANTRIM—continued.				£.	
101	1893	City of Belfast Perfect Thrift, 14, Donegall-street, Belfast.	8th	31 Mar.	—	967	1
(a) 105	"	Belfast Central, 133, Royal-avenue, Belfast - -	—	—	—	—	2
106	"	Second Belfast Co-operative, 79, Royal-avenue, Belfast.	8th	31 Aug.	446	2,456	3
120	1898	Government Employees Improved Mutual, 33, Bridge Street, Belfast.	4th	31 Dec.	100	779	4
				Total -	6,982	63,131	5
		ARMAGH:					
(a) 95	1892	First Armagh Model, 1, Melbourne - terrace, Armagh.	—	—	—	—	6
		CORK:					
61	1888	Cork Permanent, 17, South Mall, Cork - -	13th	1 Jan.	15	6,419	7
67	1889	Munster Permanent, 31, South Mall, Cork - -	12th	31 Dec.	74	5,754	8
104	1893	Cork Mutual Benefit Terminable, 12, Marlborough-street, Cork.	8th	5 Aug.	334	4,637	9
107	"	Second Cork Mutual Terminable, 12, Marlborough-street, Corrk	6th	8 Jan.	280	4,398	10
				Total -	703	21,208	11
		DOWN:					
(a) 96	1892	Newtownards and Bangor Model, 32 Francis-street, Newtownards, County Down.	—	—	—	—	12
		DUBLIN:					
(a) 2	1875	Kingstown Tradesmen's Benefit, Eblana-avenue, Kingstown.	—	—	—	—	13
3	"	Working Men's Benefit, 145, Great Brunswick-street, Dublin.	40th	31 Dec.	653	21,788	14
(a) 5	"	St. Michael's Benefit, 63, Upper George's-street, Kingstown.	—	—	—	—	15
10	1874	Irish Civil Service Permanent, 25, Westmoreland-street, Dublin.	38th	30 Nov.	1,129	264,602	16
14	1878	Irish Industrial Benefit, 108, Lower Baggot-street, Dublin.	27th	31 Dec.	116	3,077	17
17	1877	City and County Permanent Benefit, 15, Lower Sackville-street, Dublin.	25th	31 Dec.	236	25,124	18
(a) 19	"	Dublin Mutual Benefit, 27, Dame-street, Dublin -	—	—	—	—	19
25	1876	St. James' Gate Mutual Benefit, St. James' Gate, Dublin.	24th	Final -	20	—	20
(a) 26	"	Dublin Mercantile Permanent, 3, Dame-street, Dublin.	—	—	—	—	21
28	1879	O'Connell Benefit, 44, York-street, Dublin - -	21st	31 Oct.	356	4,694	22
(a) 33	1880	Co-operative Benefit, 6, William-street, Dublin -	—	—	—	—	23
38	1882	Commercial Travellers' Benefit, 32, Lower Abbey-street, Dublin.	19th	28 Feb.	47	1,777	24
42	"	First Dublin 568th Starr-Bowkett, D'Olier-street, Dublin.	19th	31 Dec.	112	2,588	25
47	1884	Irish Permanent Benefit, 12, Dawson-street, Dublin.	18th	31 Dec.	312	1,151	26
54	1886	Leinster Benefit, 27, Dame-street, Dublin - -	15th	31 Mar.	60	1,862	27
66	1889	Dublin Model, 50, Lower Sackville-street, Dublin	12th	31 Dec.	444	2,907	28

of Building Societies, for the Year 1901—*continued.*

	Amount Advanced on Mortgage during the Year.	Liabilities.		Undivided Profit.	Assets.		Balance Deficit (if any).	Schedule.		
		To Holders of Shares.	To Depositors and other Creditors.		Balance due on Mortgage Securities (not including Prospective Interest).	Other Assets.		Part I. Column 6.	Part II. Column 9.	Part III. Column 7.
	£.	£.	£.	£.	£.	£.	£.	£.	£.	£.
1	340	5,286	—	352	5,091	547	—	—	—	—
2	—	—	—	—	—	—	—	—	—	—
3	1,812	6,682	—	514	6,833	368	—	—	—	776
4	400	2,014	7	46	1,726	341	—	—	—	—
5	42,595	216,968	8,257	20,851	220,409	25,664	3	—	5,811	2,579
	—	—	—	—	—	—	—	—	—	—
7	1,940	3,963	7,360	864	12,160	27	—	—	—	1,823
8	2,286	6,814	6,822	1,864	15,500	—	—	—	337	309
9	1,700	17,250	2	1,040	16,477	1,815	—	—	—	—
10	2,400	14,116	—	—	12,044	1,864	208	—	—	—
11	8,326	42,143	14,184	3,768	56,181	3,706	208	—	337	2,132
12	—	—	—	—	—	—	—	—	—	—
13	—	—	—	—	—	—	—	—	—	—
14	—	51,249	1,109	2,076	53,836	598	—	—	8,633	272
15	—	—	—	—	—	—	—	—	—	—
16	52,673	124,650	122,792	17,954	220,809	44,587	—	6,440	493	2,773
17	3,348	5,852	863	1,191	7,899	7	—	—	1,467	—
18	18,769	27,109	9,048	5,376	41,378	155	—	—	—	—
19	—	—	—	—	—	—	—	—	—	—
20	—	7,827	5,573	—	183	13,217	—	—	—	—
21	—	—	—	—	—	—	—	—	—	—
22	4,445	14,592	1,344	865	16,783	18	—	—	—	—
23	—	—	—	—	—	—	—	—	—	—
24	—	—	—	3,324	3,206	118	—	—	—	—
25	1,100	8,938	124	1,054	9,305	811	—	—	—	1,185
26	335	3,978	7	116	3,638	463	—	—	—	—
27	2,750	7,725	350	1,465	9,069	471	—	—	—	—
28	1,350	14,093	4	601	12,555	2,143	—	—	—	442

ABSTRACT of the Annual Accounts and Statements

Register Number.	Year when Incorporated.	NAME OF SOCIETY, AND CHIEF OFFICE OR PLACE OF MEETING.	Year of Society's Existence.	Date in 1901 to which Accounts are made up.	Total Number of Members.	Total Receipts during the last Financial Year.	
		DUBLIN--continued.				£.	
(a) 71	1390	National Permanent, 5, Middle Gardiner-street, Dublin.	—	—	—	—	1
(a) 76	"	Second Equitable, 37, College-green, Dublin	—	—	—	—	2
(a) 84	1892	Second Commercial Travellers' Terminable, Northumberland House, Beresford-place, Dublin.	—	—	—	—	3
91	"	Second Model, 57, Dame-street, Dublin	9th	31 Dec.	509	3,552	4
(a) 93	"	Metropolitan Model, 15, D'Olier-street, Dublin	—	—	—	—	5
100	1893	Second Dublin 1009th Starr-Bowkett, 15, D'Olier-street, Dublin.	8th	28 Feb.	450	2,184	6
108	"	Second Victoria Mutual (Terminating), 40, Dawson-street, Dublin.	8th	31 Dec.	224	1,974	7
(a) 109	1894	Second Co-operative Benefit, 6, William-street, Dublin.	—	—	—	—	8
112	"	Second Dublin Mutual Benefit, 27, Dame-street, Dublin.	6th	30 June	130	2,864	9
				Total	4,798	346,144	10
		LIMERICK.					
(a) 52	1886	First Limerick 782nd Starr-Bowkett, 74, Catherine-street, Limerick.	—	—	—	—	11
		LONDONDERRY:					
6	1875	Coleraine, 5, Diamond, Coleraine	37th	7 Jan.	487	5,816	12
11	1876	Londonderry Provident, 7, Castle-street, Londonderry.	26th	31 Dec.	186	12,494	13
12	"	City of Derry, 3, London-street, Londonderry	25th	1 May	420	19,298	14
44	1883	First Londonderry 591st Starr-Bowkett, 37, Shipquay-street, Londonderry.	18th	30 April	173	1,255	15
(a) 46	"	Londonderry Economic, Commercial Buildings, Foyle-street, Londonderry.	—	—	—	—	16
50	1885	Second Londonderry Starr-Bowkett, 37, Shipquay-street, Londonderry.	17th	31 Mar.	174	1,784	17
68	1889	Progressive Terminable, 21, Orchard-street, Londonderry.	12th	31 Dec.	63	1,988	18
(a) 70	1890	Londonderry Equitable Terminating, Commercial Buildings, Foyle-street, Londonderry.	—	—	—	—	19
78	1891	Foyle Mutual Permanent, 13, Richmond-street, Londonderry.	10th	31 May	21	275	20
98	1892	First Londonderry Model, 3, Castle-street, Londonderry.	9th	31 Dec.	207	994	21
110	1894	Second Londonderry Model, 3, Castle-street, Londonderry.	8th	31 Dec.	232	749	22
113	1895	Paragon, 1, East Wall, Londonderry	6th	31 Dec.	198	14,773	23
114	"	Londonderry Commercial Terminable, 20, Shipquay-street, Londonderry.	6th	31 Dec.	73	3,679	24
115	1896	Londonderry Second Industrial Terminable, Orchard-street, Londonderry.	5th	31 Dec.	63	3,618	25
116	1897	Waterside Terminable, Waterside Temperance Hall, Londonderry.	5th	31 Dec.	134	5,774	26
117	"	Eclipse Terminable, 12, Distillery-lane, Waterside	5th	31 Dec.	126	3,202	27
118	1898	Standard Mutual of Londonderry, 20, Shipquay-street, Londonderry.	4th	31 Dec.	95	3,238	28
119	"	East Wall, 1, East Wall, Londonderry	4th	31 Dec.	214	21,077	29
121	"	City of Londonderry Working Men's Terminable, 84, Foyle-road, Londonderry.	3rd	31 Dec.	34	1,203	30
122	1899	Londonderry Modern Terminating, 12, Castle-street, Londonderry.	3rd	31 Dec.	121	4,301	31
124	1901	Londonderry New Century Terminating, 26, Shipquay-street, Londonderry.	1st	31 Dec.	186	9,855	32
125	"	Premier Mutual, 7, East Wall, Londonderry	1st	31 Dec.	106	1,828	33
				Total	3,313	117,201	34

of Building Societies, for the Year 1901—*continued*.

	Amount Advanced on Mortgage during the Year.	Liabilities.		Undivided Profit.	Assets.		Balance Deficit (if any).	Schedule.		
		To Holders of Shares.	To Depositors and other Creditors.		Balance due on Mortgage Securities (not including Prospective Interest).	Other Assets.		Part I. Column 6.	Part II. Column 9.	Part III. Column 7.
	£.	£.	£.	£.	£.	£.	£.	£.	£.	£.
1	—	—	—	—	—	—	—	—	—	—
2	—	—	—	—	—	—	—	—	—	—
3	—	—	—	—	—	—	—	—	—	—
4	1,525	12,135	1,301	520	13,722	234	—	—	—	—
5	—	—	—	—	—	—	—	—	—	—
6	800	8,377	42	675	8,853	241	—	—	—	—
7	5,200	22,672	—	593	22,720	545	—	—	—	—
8	—	—	—	—	—	—	—	—	—	—
9	1,800	7,736	210	230	7,605	571	—	—	—	—
10	94,095	316,933	142,767	36,040	431,561	64,179	—	6,440	10,593	4,672
11	—	—	—	—	—	—	—	—	—	—
12	3,423	56,790	—	2,203	55,632	3,361	—	—	—	—
13	6,334	20,331	10,765	6,682	34,231	3,547	—	—	—	4,161
14	13,730	61,073	14,238	3,000	77,448	863	—	—	—	—
15	600	6,635	—	241	5,784	1,092	—	—	—	—
16	—	—	—	—	—	—	—	—	—	—
17	800	5,130	—	311	4,074	1,367	—	—	—	—
18	—	2,003	147	2,964	2,603	2,511	—	—	—	303
19	—	—	—	—	—	—	—	—	—	—
20	—	458	737	78	1,256	17	—	—	—	—
21	650	3,929	3	541	4,140	333	—	—	—	—
22	650	3,916	—	478	4,240	154	—	—	—	—
23	2,150	6,529	14,332	210	20,709	362	—	—	—	—
24	500	2,797	4,322	1,120	8,239	—	—	—	—	500
25	—	3,771	—	1,262	4,245	788	—	—	—	1,133
26	525	2,405	12,023	676	15,104	—	—	—	—	—
27	3,425	3,058	6,547	622	10,227	—	—	—	—	559
28	2,200	2,646	5,253	425	8,324	—	—	—	—	316
29	5,378	6,420	20,633	74	27,127	—	—	—	—	—
30	—	379	878	—	1,200	57	—	—	—	—
31	3,895	5,879	11,265	472	17,616	—	—	—	—	631
32	15,770	7,265	8,184	51	15,500	—	—	—	—	—
33	4,640	1,213	3,359	9	4,581	—	—	—	—	—
34	64,670	202,627	112,686	21,419	322,280	14,452	—	—	—	7,603

ABSTRACT of the Annual Accounts and Statements

Register Number.	Year when Incor- porated.	NAME OF SOCIETY, AND CHIEF OFFICE OR PLACE OF MEETING.	Year of Society's Existence.	Date in 1901 to which Accounts are made up.	Total Number of Members.	Total Receipts during the last Financial Year.	
		LOUTH:				£.	
56	1887	First Dundalk and District 857th Starr-Bowkett, 4, Exchange Buildings, Dundalk.	14th	25 May	201	1,584	1
(a) 97	1892	First Dundalk Model, 70, Clanbrassil-street, Dun- dalk.	—	—	—	—	2
				Total	201	1,584	3
		TYRONE:					
(a) 123	1899	Omagh Terminable, Omagh - - - -	—	—	—	—	4
		WICKLOW:					
(a) 103	1893	Bray and District Perfect Thrift, 15, Main-street, Bray.	—	—	—	—	5

of Building Societies, for the Year 1901—*continued*.

	Amount Advanced on Mortgage during the Year.	Liabilities.		Undivided Profit.	Assets.		Balance Deficit (if any).	Schedule.		
		To Holders of Shares.	To Depositors and other Creditors.		Balance due on Mortgage Securities (not including Prospective Interest).	Other Assets.		Part I. Column 6.	Part II. Column 9.	Part III. Column 7.
	£.	£.	£.	£.	£.	£.	£.	£.	£.	£.
1	1,560	5,948	—	440	5,077	1,311	—	—	—	—
2	—	—	—	—	—	—	—	—	—	—
3	1,560	5,948	—	440	5,077	1,311	—	—	—	—
4	—	—	—	—	—	—	—	—	—	—
5	—	—	—	—	—	—	—	—	—	—

SUMMARY, INCORPORATED

COUNTIES.	Total Number of Societies.	Number of Societies making Returns.	Total Number of Members.	Total Receipts during the last Financial Year.	Number of Societies making Advances on Mortgage.	Amount Advanced on Mortgage during the Year.	
				£.		£.	
ANTRIM	38	33	6,982	63,131	32	42,595	1
ARMAGH	1	—	—	—	—	—	2
CORK	4	4	703	21,208	4	8,326	3
DOWN	1	—	—	—	—	—	4
DUBLIN	25	15	4,798	346,144	12	94,095	5
LIMERICK	1	—	—	—	—	—	6
LONDONDERRY	22	20	3,313	117,201	16	64,670	7
LOUTH	2	1	201	1,584	1	1,560	8
TYRONE	1	—	—	—	—	—	9
WICKLOW	1	—	—	—	—	—	10
TOTAL IRELAND	96	73	15,997	549,268	65	211,246	11

Note.—There are no Unincorporated Building Societies in Ireland.

SOCIETIES.—IRELAND, 1901.

	Liabilities.		Undivided Profit.	Assets.		Balance Deficit (if any).	Schedule.		
	To the Holders of Shares.	To Depositors and other Creditors.		Balance due on Mortgage Securities (not including Prospective Interest).	Amount Invested in other Securities and Cash.		Part I. Column 6.	Part II. Column 9.	Part III. Column 7.
	£.	£.	£.	£.	£.	£.	£.	£.	£.
1	216,968	8,257	20,851	220,409	25,664	3	—	5,811	2,579
2	—	—	—	—	—	—	—	—	—
3	42,143	14,184	3,768	56,181	3,706	208	—	337	2,132
4	—	—	—	—	—	—	—	—	—
5	316,933	142,767	36,040	431,561	64,179	—	6,440	10,593	4,672
6	—	—	—	—	—	—	—	—	—
7	202,627	112,686	21,419	322,280	14,452	—	—	—	7,603
8	5,948	—	440	5,077	1,311	—	—	—	—
9	—	—	—	—	—	—	—	—	—
10	—	—	—	—	—	—	—	—	—
11	784,619	277,894	82,518	1,035,508	109,312	211	6,440	16,741	16,986

AGGREGATE BALANCE SHEET of 73 INCORPORATED SOCIETIES.

IRELAND.

LIABILITIES.		ASSETS.	
	£.		£.
To Holders of Shares - - -	784,619	By Balance due on Mortgage Securities - - -	1,035,508
To Depositors and other Creditors - - -	277,894	By other Assets - - - - -	109,312
TOTAL - - - £.	1,062,513	TOTAL - - - £.	1,144,820
Balance of Undivided Profit (in 69 Societies)	82,518	Balance deficit (in 2 Societies) - - -	211
£.	1,145,031	£.	1,145,031

16, Dame Street, }
Dublin. }

Daniel O'C. Miley,
Assistant Registrar for Ireland.

AGGREGATE BALANCE SHEET OF 2,142 INCORPORATED SOCIETIES, 1901.

GREAT BRITAIN AND IRELAND.

LIABILITIES.		ASSETS.	
	£.		£.
To Holders of Shares - - -	32,577,575	By Balance due on Mortgage Securities - - - - -	44,355,425
To Depositors and other Creditors	12,581,101	By other Assets - - - - -	3,490,490
TOTAL - - - £	45,158,676	TOTAL - - - £.	47,845,915
Balance of Undivided Profit (in 1,890 Societies) - - - -	2,830,513	Balance Deficit (in 221 Societies)	143,274
£.	47,989,189	£.	47,989,189

Total Number of Societies making Returns - - -	2,167
Total Number of Members - - - - -	537,064
Total Receipts - - - - -	£. 18,251,099
Amount Advanced on Mortgage during the Year - -	£. 8,404,181

GENERAL SUMMARY, 1901.

	Total Number of Societies.	Number of Societies Making Returns.	Total Number of Members.	Total Receipts during the last Financial Year.	Number of Societies making Advances on Mortgage.	Amount on Mortgage during the Year.	Liabilities.		Undivided Profit.	Assets.		Balance Deficit (if any).	Schedule.		
							To the Holders of Shares.	To Depositors and other Creditors.		Balance due on Mortgage Securities (not including Prospective Interest).	Amount Invested in other Securities and Cash.		Part I. Column 6. Column 9. Column 7.	Part II. Column 9. Column 7.	Part III. Column 9. Column 7.
ENGLAND AND WALES { Incorporated Societies - (See page 118). Unincorporated Societies (See page 144).	2,007	1,965	487,235	£ 17,078,169	1,507	7,959,459	£ 30,458,352	£ 11,997,531	2,640,586	£ 41,711,489	£ 3,242,086	£ 142,894	£ 1,981,712	£ 2,673,017	£ 162,951
	68	66	54,219	£ 17,565,181	62	715,494	£ 3,650,476	£ 9,790,155	792,000	£ 3,510,782	£ 10,721,145	704	£ 28,553	£ 126,639	£ 5,626
SCOTLAND - - - Incorporated Societies - (See page 160).	133	129	33,832	£ 623,662	108	233,476	£ 1,334,604	£ 305,676	107,409	£ 1,608,428	£ 139,092	169	£ 12,500	£ 55,087	£ 6,366
IRELAND - - - Incorporated Societies - (See page 172).	96	73	15,997	£ 549,268	65	211,246	£ 784,619	£ 277,894	82,318	£ 1,035,508	£ 109,312	211	£ 6,440	£ 16,741	£ 16,986
TOTAL - - -	2,304	2,233	591,283	£ 35,816,280	1,742	9,119,675	£ 36,228,051	£ 22,371,256	£ 3,622,513	£ 47,866,207	£ 14,211,635	£ 143,978	£ 2,029,205	£ 2,871,484	£ 191,929
General Summary, 1900 - - - Total	2,380	2,307	593,329	£ 37,771,262	--	--	£ 35,701,899	£ 21,876,204	£ 3,518,575	£ 46,617,643	£ 14,217,937	£ 201,098	£ 2,148,253	£ 3,121,601	£ 226,795

INDEX TO BUILDING SOCIETIES.

(The Number following the Name of Society denotes the page in the Report.)

Register Number.	NAME OF SOCIETY.	Register Number.	NAME OF SOCIETY.	Register Number.	NAME OF SOCIETY.
	A.		B.		
195	Abbey Road, &c., 62.	115	Astley, 124.	69	Belfast Terminable, 164.
233	Aberaman, 114.	89	Aston Ballot and Sale, 100.	82	" " 2nd, 164.
246	Aberavon Economic, 116.	118	" " Wotton, &c., 102.	97	Belgrave and Chelsea, 58.
42	" Equitable, 112.	59	Atlas, 58.	584	Belsize, &c., 76.
150	" Mutual, 112.	151	Auckland, 16.	192	Benwell Model, 88.
232	" Perfect Thrift, 114.	19	Aylesbury, 6.	43	Berkhampted and Northchurch, 30.
240	" " 2nd, 114.	31	Aylestone, 54.	10	Berks and Bucks, 4.
101	Aberdare, Mountain Ash and Hirwain, 112.	23	Ayr Burns Model, 148.	710	Bermondsey 5th, 80.
230	" Perfect Thrift, 114.	13	" Economic, 148.	689	" " Operatives', 3rd, 80.
3	Aberdeen Co-operative, 148.	16	" " 2nd, 148.	701	" " 4th, 80.
8	" Economic, 148.	14	" Newton, &c., Model, 148.	302	" " Permanent, 66.
10	" " 2nd, 148.			2	Berwick-upon-Tweed, 110.
11	" " 3rd, 148.			70	Bethesda, 110.
12	" " 4th, 148.			242	Beverley Permanent, 106.
1	" Property Investment, 148.			102	Bexhill, 100.
32	Abergavenny and Monmouthshire, 82.			112	Billericay, 22.
34	Abertillery, 82.			182	Bilston Popular, 96.
1,372	Accrington and District, 40.			221	Bingley, Morton, &c., 104.
1,593	" " Victoria, 40.			41	Birkbeck Permanent, 138.
356	Accumulative Bonus, 68.			54	" " 2nd, 138.
2,069	Acton New Century, 82.			143	Birkenhead Artizans', 8.
343a	Advance, 16.			68	" " Borough, 6.
205	Afan Valley Permanent, 114.			189	" " Model, 8.
496	Aid to Thrift, 72.			10	Birmingham, No. 4, 100.
557	" " 2nd, 74.			19	" " and Midland Counties, 142.
101	Air-rie Economic, 154.			121	" " Nechells, 102.
94	" Model, 154.			100	" " Economic, 100.
650	Albion, 34.			69	" " Incorporated, 100.
1,093	" Permanent (Manchester), 38.			511	Bishop Auckland Economic, 30.
201	" " (Sunderland), 16.			324	" " Rock, 16.
30	Aldeburgh, 96.			665	Bishopsgate Mutual, 2nd, 78.
127	Aldershot Victoria Permanent, 28.			33	Bishop's Hatfield, 30.
336	Aldgate Alliance, 66.			26	" " Stortford, 30.
638	" Mutual, 78.			71	Bishopston Perfect Thrift, 26.
521	Alexander Mutual, 3rd, 128.			73	" " 2nd, 26.
569	" " 4th, 74.			30	Blaby, 54.
23	Alford, 56.			1,209	Blackburn and East Lancashire, 38.
46	Alfreton and District, 12.			2,045	" " Economic, 126.
69	" Model, 12.			2,137	" " Model, 2nd, 50.
601	Alliance Perpetual, 138.			2,222	" " 3rd, 52.
5	Alloa Model, 160.			2,169	" " Richmond, 50.
53	Amalgamated Society of Carpenter- and Joiners, 80.			445	Black Hill, Consett, &c., Model, 18.
106	Amalgamated Thrift, 102.			2,078	Blackpool Economic, 48.
10	Ambleside, 102.			2,214	" " 2nd, 52.
32	Amersham, 6.			2,201	" " Perfect Thrift, 50.
636	Amhurst, 78.			125	Blackwater, 22.
1,266	Amicable, 40.			148	Blyth and Morpeth, 88.
198	" Mutual, 62.			197	" " Model, 2nd, 88.
51	" Property Investment, 150.			199	" " Peers' Economic, 88.
2,289	Anfield Economic, 52.			127	Blythswood Model, 154.
3	Anglesea, 110.			138	" " Peers's, 154.
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191	" Model, 8.				
178	" Richmond, 2nd, 124.				
158	" Victoria, 8.				
471	Stockton and District Perfect Thrift, 20.				
515	" -on-Tees Economic, 20.				
437	" " Model, 18.				
468	" " Popular, 20.				
208	" Permanent, 16.				
234	Stoke Newington and Stamford Hill, 62.				
707	" " Central Mutual, 128.				
65	Stoke-on-Trent Tradesmen's, 140.				
190	Stoke-upon-Trent Model, 96.				
92	Stone, 94.				
152	Stonebridge, 24, 124.				
16	Stony Stratford, 4.				
78	Stourbridge, 104.				
4					

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DEPARTMENT OF AGRICULTURE AND TECHNICAL
INSTRUCTION FOR IRELAND.

REPORT
OF
PROCEEDINGS
UNDER
THE DISEASES OF ANIMALS ACTS
FOR THE YEAR
1901.

Presented to Parliament by Command of His Majesty.

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1902.

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To

His Excellency GEORGE HENRY, EARL CADOGAN, K.G., &c., &c., &c.,
Lord Lieutenant and General Governor of Ireland.

MAY IT PLEASE YOUR EXCELLENCY,

I am directed by the Vice-President to submit to Your
Excellency the Report of Proceedings under the Diseases of Animals
Acts for the year 1901.

I have the honour to remain,

Your Excellency's faithful Servant,

T. P. GILL,
Secretary.

DEPARTMENT OF AGRICULTURE
AND TECHNICAL INSTRUCTION FOR IRELAND,
UPPER MERRION-STREET,
DUBLIN, 23rd May, 1902.

DUBLIN CASTLE,
24th May, 1902.

SIR,

I have to acknowledge the receipt of your letter of the 23rd
instant, forwarding, for submission to His Excellency the Lord
Lieutenant, the Report of Proceedings under the Diseases of
Animals Acts for the year 1901.

I am, Sir,

Your obedient Servant,

D. HARREL.

THE SECRETARY,
DEPARTMENT OF AGRICULTURE AND
TECHNICAL INSTRUCTION FOR IRELAND.

DEPARTMENT OF AGRICULTURE AND TECHNICAL
INSTRUCTION FOR IRELAND.

VETERINARY STATISTICS, IRELAND,
1901.

DISEASES OF ANIMALS ACTS.

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DEPARTMENT OF AGRICULTURE AND TECHNICAL
INSTRUCTION FOR IRELAND.

PROCEEDINGS UNDER THE DISEASES OF
ANIMALS ACTS.

STATEMENT FOR YEAR 1901.

1. LEGISLATION.

A list of such of the Orders made from time to time in Ireland under the Acts relating to Contagious Animal Diseases as were in force on the 31st December, 1901, will be found at page 26. The total number of Orders of this kind issued in Ireland during the past year was 14 ; four of which continue in operation.

Orders.

The first of the four, entitled "The Importation of Dogs (Ireland) (Amendment) Order of 1901," was made to supplement the regulations respecting the landing in Ireland of dogs from abroad by providing for the more effectual detention on board, of ships' dogs while in Port, in cases where vessels arrive in Ireland from any country except Great Britain, the Channel Islands, or the Isle of Man.

The second of the four Orders, entitled "The Water Supply on Railways (Ireland) Order of 1901," contains a revised list of Railway Stations in Ireland at which satisfactory provision of water for animals is required to be made.

The third, entitled "The Foreign Animals (Ireland) Order of 1901," re-embodies, with some slight modifications, provisions previously contained in the Foreign Animals (Disinfection) (Ireland) Order, revoking that Order at the same time. It also contains an additional provision with respect to the landing of carcasses of any foreign animals that have been carried alive in vessels arriving in Ireland.

The scope of the fourth Order, entitled "The Swine-Fever (Ireland) Order of 1901," is indicated in the subsequent section of this statement which deals with Swine-Fever.

2. DISEASES OF ANIMALS.

The animal diseases dealt with by the Diseases of Animals Acts and the Orders made thereunder, are
General Position as to Cattle Plague, Foot and Mouth Disease,
Disease during the Pleuro-Pneumonia, Swine-Fever, Rabies,
Year. Anthrax, Sheep-Pox, Sheep-Scab, Glanders or Farcy, and Parasitic Mange

The following table is intended to show in succinct form the incidence during 1901, of outbreaks of the different diseases scheduled under the Diseases of Animals Acts among the several classes of stock in Ireland :—

Kind of Stock.	Total Number kept in Country.	Number of Outbreaks of Scheduled Diseases among such Stock in 1901.	Description of Disease.
Cattle,	4,673,323	2	Anthrax.
Sheep,	4,378,750	545	Sheep Scab.
Swine,	1,219,135	221	{ Swine-Fever, . . . 220 { Rabies, 1
Horses, Asses, and Mules, .	832,778	179	{ Glanders, 5 { Parasitic Mange, . 174

An analysis of the above particulars reveals some interesting features. It will be noticed—

(a.) That the immunity which Ireland has now so long enjoyed from oversea invasion of the more serious animal plagues has been preserved unbroken throughout 1901, the outbreaks of scheduled disease recorded as occurring among the stock of the country during that year having being limited to Anthrax, Sheep-Scab, Swine-Fever, Rabies, Glanders, and Parasitic Mange.

(b.) That while three of these six diseases, viz. :—Sheep-Scab, Swine-Fever, and, in a less degree, Parasitic Mange, were sufficiently prevalent to demand constant vigilance, no one of them can be said to have been exceptionally so when regard is had to the large stocks of animals kept in the country.

(c.) That of the remaining three diseases, Glanders and Anthrax were merely occasional in their appearance, while Rabies, which has given much trouble in the past, sank to an unprecedentedly low level, and, it is hoped, has been finally suppressed.

(d.) That the *cattle* of the country, the most numerous, and by far the most important section of its live stock, have, during the year, enjoyed an almost complete freedom from the maladies scheduled under the Diseases of Animals Acts.

These facts constitute an effective testimony to the utility of the Acts, through the operation and administration of which such encouraging results have been attained.

No case of this disease has occurred in Ireland for close upon eighteen years. At the beginning of 1901, however, the Foot and Mouth Disease outbreaks which commenced in England in the early part of the previous year, though prevented by the effective measures taken by the Board of Agriculture for Great Britain from gaining any widespread hold, had not altogether ceased; and there was, therefore, still undeniable ground for fear that an extension of the malady to Ireland might unfortunately take place.

The prohibition against the importation into Ireland, from any part of Great Britain south of the Scottish border, of animals liable to that malady, that is to say, of ruminant animals and swine, was consequently still strictly maintained; but as the year advanced, and as the position in England improved, it was found practicable to narrow the area from which importations were strictly excluded to a portion of the South-east of England embracing fourteen counties; and, later on, when it became apparent that the disease had been stamped out, all special prohibition against importation was definitely cancelled, and the normal regulations were then reverted to.

The effect of this altered condition of things is strikingly shown by the importation statistics, for whereas only 162 cattle, 1,911 sheep and 5 swine were imported from Great Britain into Ireland in the year 1900, during the greater portion of which prohibitory regulations were in force, the corresponding figures for the year 1901 were 611 cattle, 31,245 sheep, and 47 swine.

This freer admission of animals, which, in the interests of the country at large, it had been needful to postpone so long as it seemed liable to be attended by any risk of introduction of so dreaded a scourge as Foot and Mouth Disease, has been a welcome concession to many. Breeders of stock in Ireland have thereby been enabled to introduce fresh blood into their herds from leading British strains, and the usual large Autumn movement of sheep from Scotland to the North of Ireland for grazing purposes has been carried on unimpeded, this latter traffic being one of considerable moment not only to pasture owners but to Shipping Companies trading between Ulster Ports and Scotland.

The Pleuro-Pneumonia records for the year are again nil. The history of this disease which, after much

Pleuro-Pneumonia. effort and expense, was eradicated from the United Kingdom, clearly illustrates the advantages that result to Irish Cattle Owners from the insular situation of this country and the absence of any import trade in foreign animals; inasmuch as, owing to these favourable conditions, the possibility of re-introduction of infection is reduced to a minimum.

Experience has fully shown that the work of dealing with Swine-Fever is beset with special difficulty owing to the many and various ways in which infection is liable to be conveyed from diseased to healthy animals. There has, however, been no relaxation of the efforts made for the eradication of the disease from this country, and the number of outbreaks shows a decline—though not a marked one—on the figures for the year 1900, which, however, were, as will be seen from the following Table, substantially under those for preceding years:—

Year.				Outbreaks.
1896,	...	...	...	723
1897,	...	...	...	421
1898,	...	...	...	319
1899,	...	...	...	321
1900,	...	...	...	233
1901,	...	...	...	220

Full details as to the operations in connexion with Swine-Fever in Ireland during 1901 will be found in the Report furnished on the subject by the Chief Inspector of the Veterinary Branch of the Department which appears at pages 15 to 20 inclusive.

As there is good reason to believe that the spread of the disease is often due to the unsatisfactory condition in which premises used by swine dealers are kept, an important Order, entitled "The Swine-Fever (Ireland) Order of 1901," was issued at the close of the year, the object of which is to provide for the effectual cleansing and disinfection of such premises, and also of the carts, crates, &c., used by these persons in the course of their business, or used by persons who carry swine for hire on high-ways or thoroughfares. It will further be seen from the Circular at page 33 that advantage has been taken of the issue of this Order to urge upon Local Authorities the desirability of arranging for inspection by their Veterinary Inspectors of swine exposed at fairs and markets.

A leaflet has also been issued for the information of swine owners generally, describing the precautions that should be adopted to protect their swine from disease, and detailing the steps to be taken in the event of Swine-Fever unfortunately appearing among their pigs.

It is hoped that these steps will have a useful effect in limiting the risks of the spread of infection, and will thus tend to help forward the attainment of the end desired, namely—the eradication of Swine-Fever from this country.

The following is a copy of the leaflet above referred to:—

The Department desire to invite the active co-operation of Farmers and Pig-owners in the measures that are being taken for the suppression of Swine-Fever in Ireland.

The due observance of the several rules and precautions herein-after mentioned will materially contribute to the success of the operations for the prevention of the spread of the disease.

ORIGIN OF THE DISEASE.

Swine-Fever, which is a contagious and infectious eruptive fever, does not arise spontaneously. Its sole cause is the introduction into the animal system of a healthy pig of the poison from the body of a diseased pig, or from its excreta.

NOTIFICATION OF DISEASE.

Prompt notification of the appearance of any symptoms of Swine-Fever is of essential importance. Every person having in his possession or under his charge a pig affected with or suspected of Swine-Fever is required by law to give notice of the fact with all practicable speed to a Police Constable.

ISOLATION OF DISEASED SWINE.

Section 4 of the Diseases of Animals Act, 1894, requires that every person having in his possession or under his charge a pig affected with Swine-Fever shall keep that animal separate from others which are not so affected. This requirement should, as far as possible, be carried out directly the presence of Swine-Fever is suspected, and pigs so separated should be attended by special persons, who should not, under any circumstances, be allowed to come into contact with any other pigs.

PRECAUTIONS AGAINST INTRODUCTION OF DISEASE.

Newly-purchased swine should invariably be kept separate from the home herd for at least a fortnight.

Owners ought not to move any swine from their premises unless they are satisfied that the whole of their stock are free from disease.

The disease is not infrequently conveyed to places where swine are kept by means of persons who have been in contact with diseased swine elsewhere. Owners should therefore prevent strangers from approaching their pigs, and if the attendance of spayers or castrators be necessary, they should be required to first wash their hands thoroughly with soap and water, and to wash and disinfect their boots with a solution of carbolic acid and water or some other suitable disinfectant. Such persons might also be required to wear while operating, a waterproof apron, which should be washed and disinfected before being worn, and again after use.

The cleanliness of the sties, and the feeding of swine on suitable food, are very desirable with a view of keeping the animals in a healthy condition, and of giving them power to resist infection.

Carts, crates, nets, ropes, &c., used in connection with the conveyance of swine, should be scrupulously cleansed and disinfected immediately after use by being first thoroughly washed with water, and then coated with limewash or with a solution of carbolic acid, consisting of one part of carbolic acid and twenty parts of water.

Although swine may not be moved alive from an infected place, there is nothing in any Order or regulation made under the Diseases of Animals Act, 1894, to prevent an owner slaughtering his swine for the purpose of sale or otherwise. The carcasses can be removed from the premises with the written permission of an Inspector of the Local Authority.

In the Report presented for the year 1900 the view was expressed that, owing to the success that seemed to be attending the measures taken for combating Rabies, there was then reason for hope that the disease might be eradicated at no very distant date. That hope, there is fair ground for thinking, has now been fulfilled, as no outbreak of the disease has been confirmed as having occurred in Ireland since April, 1901.

This dreaded malady has been a source of many fatalities in the past. From the returns available on the subject, it appears that since the year 1875, 145 persons died of Hydrophobia in Ireland as the result of bites from rabid animals. It is therefore a matter for congratulation that the danger of further such distressing occurrences is now remote. As an actual fact there has been no reported case of death of a human being from Hydrophobia in this country since the year 1898.

The special operations against Rabies by which these gratifying results have been brought about commenced in July, 1897; and their progressive effect is shown in the following figures as to the outbreaks occurring year by year since then :—

Year.	No. of Outbreaks recorded.
1897 (from 1st July),	... 162
1898, ...	... 132
1899, ...	... 92
1900, ...	... 15
1901, ...	... 2

The two cases recorded in 1901 may indeed be classed as one outbreak only, the second of the two animals in which the disease appeared being a pig bitten by the first, a dog.

The outbreak in which this dog was concerned was one of the most pronounced that had come under notice. After attacking and biting a cow and two pigs, the property of its owner who lived in the north-west of County Cavan, it disappeared in the night and was not again seen in the locality. But, on the morning of the second day afterwards, a dog answering to the same description appeared in a part of the County Westmeath between forty and fifty miles distant. From the time it was seen there until it was killed it travelled a further distance of seven or eight miles, and in this stage of its course it seems to have attacked nearly every human being or animal coming within range. Some of these attacks were warded off, but at least four animals and two persons were bitten. The second bitten person succeeded, however, in holding the dog and strangling it. As a result of this outbreak Muzzling Orders were applied to four counties, and all dogs and other animals that could be traced and that were known or suspected to have been bitten by, or in contact with the rabid dog, were destroyed. The action thus taken proved efficacious, and no outbreak of the disease has, as previously mentioned, been confirmed as occurring in Ireland since April, 1901.

In view of this satisfactory state of affairs it has not only been found practicable to cancel all Dog Muzzling Orders that have been in force in the country, but the onerous restrictions that the Board of Agriculture had enforced on the movement of dogs from Ireland to Great Britain have also been revoked, and dogs can now be taken from Ireland to that country just as readily as from one part of Great Britain to another. It is not to be understood, however, that all precautions against the reappearance of Rabies have now been suspended in Ireland. The provisions contained in the Order relating to the disease as to the seizure of stray dogs remain in operation, and 964 such animals were seized during 1901. The majority of these were subsequently destroyed. The regulations rendering a licence necessary for the importation of any foreign dog, and imposing a period of quarantine under prescribed conditions following importation, likewise continue in force, and the question of increasing their stringency is at present under consideration. The number of such dogs annually imported into this country is, however, small, the total for 1901 being 23 only.

Outbreaks of this disease in Ireland continue to be of comparatively rare occurrence, only two such, involving no more than four animals, having been reported during 1901. This is now the fourth year in succession in which the record of Anthrax outbreaks in the country has remained at the same low figure of two per annum.

The total number of outbreaks of Glanders recorded during the year is five, three of which occurred in Ulster, one in Munster, and one in Leinster. This is not a large total for the year, but there is, in connection therewith, one somewhat disquieting feature, namely, that the majority of these outbreaks were due to horses imported from Great Britain. At one time the number of horses annually brought to Ireland from other parts of the United Kingdom was comparatively small, but of late years the trade has steadily increased, and in the year 1901 reached a total of 10,549. This includes a number of Irish horses that are brought over to race meetings, &c., in Great Britain and again return to this country. Army horses are not included in these figures.

In such circumstances there cannot but be an appreciable risk, so long as the disease remains prevalent in Great Britain, that infection will be introduced into Ireland from time to time, and the question of how to effectually guard against this risk in a disease of such a nature as Glanders, without unnecessarily hampering the import trade, is one to which it is not easy to find a satisfactory solution.

Of the outbreaks recorded as being attributable directly or indirectly to imported horses, one occurred in an animal that had formed part of a circus stud. Though this particular animal was not itself an imported horse, it was ascertained on inquiry that there had been previously a number of deaths among the circus horses, in animals brought from Glasgow. The symptoms recounted were such as to suggest that Glanders was the cause of death in these animals; and the reasonable inference, therefore, is that it was from them the horse actually reported contracted the infection.

The second of the outbreaks thus specially alluded to occurred also in a horse that had been imported not very long previously from Glasgow; and after inquiry into the circumstances of this case, a recommendation (*vide* Circular 2454/01, at page 30) was made to the Local Authorities generally through the country to the effect that it would be well if they instructed their Veterinary Inspectors to henceforth visit and inspect any horses notified as having been brought to places within their respective districts from ports in the south-west of Scotland. These inspections are now very generally made, and up to the end of 1901 they had resulted in the detection of another outbreak in horses arriving from Scotland, two animals being concerned in this last case.

Were it not that infection is, as thus shown, re-introduced from time to time, there would be every reason to hope that the task of eradicating Glanders from this country would not be one of much difficulty; and, in any event, it is a matter for congratulation, considering the large stock of horses kept in Ireland, that the total of Glanders outbreaks recorded as occurring among them for the year 1901 should not, as already mentioned, have exceeded five. In only two previous years—so far as past records extend—has a lower or as low a figure been reached.

The outbreaks of this disease recorded as having occurred in Ireland in 1901 are sixty-six in excess of those for the preceding year, the figures being:—

Parasitic Mange.

Year.		Outbreaks.
1900,	...	108
1901,	...	174

It is not, however, believed that this apparent increase is due to any real extension of the disease, but merely to the fact that more cases have been brought to light owing to the public having now become more familiar with the requirements of the Order on the subject, which has been in force only since 21st August, 1899.

A considerable proportion of the cases recorded in 1901 having occurred in the County Borough of Dublin, the Local Authority gave the matter special attention, and with apparently useful results, as it is observed that, while the outbreaks of the disease in their district during the first eight months of the year numbered thirty-five, the record for the remaining four months is one outbreak only.

This disease has received a large share of attention throughout the year. The Local Authorities being, however, primarily responsible for the execution and enforcement of the regulations in regard to Sheep-Scab, the efforts of the Department have been mainly devoted to seeking to bring about uniform and vigorous action by such Local Authorities for the more effectual dealing with the disease on the lines prescribed in the Order in force on the subject.

An explanatory Circular in regard to

- (a.) The proper method of treatment of affected animals with a view to the more speedy suppression of each outbreak, and
- (b.) The subsequent cleansing and disinfection of places used by the diseased sheep,

was addressed to the Local Authorities in March, 1901. A copy of this Circular appears at page 29. Further Circulars were issued later on, urging the Local Authorities to arrange for the inspection of sheep at Fairs. This suggestion has met with a fairly satisfactory response, the arrangements for such inspections having now been fully made in twenty-four Counties, and partially made in two others.

It is, however, noted with regret that, so far, the County Councils in five Counties have refused to fall in with this proposal. The suggested inspections, where carried out, have proved very beneficial. In thirty-two instances the existence of disease at Fairs was detected last year by the Local Veterinary Inspectors, and the offenders were subsequently prosecuted.

The total number of prosecutions instituted during the year by the Police or by the Local Authorities for failure to report the disease or for movement of diseased sheep and for exposure in markets was 100. In nearly all cases convictions were obtained, but it is to be regretted that in many instances only comparatively small penalties were imposed.

The total number of outbreaks of the disease reported in 1901 was 545, exactly the same as for the preceding year.

It may also be mentioned that in addition to the steps above detailed, the Department have issued a Leaflet (see pages 35 to 37 of this report), for the information of sheep owners generally,

explaining the cause of Sheep-Scab, its symptoms, mode of treatment, and the precautions to be adopted to prevent the introduction of the disease into a flock. It is hoped that the circulation of this Leaflet will help to dispel the apathy which is, unfortunately, so largely prevalent among farmers with regard to Sheep Scab, and will be the means of fostering a more instructed public opinion as to the value and importance of adequately guarding against the disease and combating its spread.

(3.) TRANSIT OF ANIMALS.

A report from the Superintending Travelling Inspector in regard to Animal Transit will be found at pages 21 to 23.

Circulars addressed to Railway Companies during the year on matters connected with the carriage of live stock will also be found at pages 28 and 31.

Tables containing detailed statistical information respecting the Exportation and Importation of Animals are printed at pages 60 to 83.

The remarkable feature about these Tables is the great decline in the cattle export trade of 1901 as compared with 1900. The total decrease was as much as 103,048. The decrease amounted in the month of September alone to 22,603. The next greatest monthly decrease was in July, when the number was 20,046. In the month of June the decline registered was 19,263. This great falling off in the export trade of cattle to Great Britain in 1901 was due to the shortage of grass and roots in Great Britain, and the consequent disinclination of the farmers of that country to purchase stock when fodder and feeding stuffs were at a high price.

Department of Agriculture and
Technical Instruction for Ireland.

(Veterinary Branch).

May, 1902.

**REPORT OF THE CHIEF INSPECTOR, VETERINARY
BRANCH, ON SWINE FEVER IN IRELAND, 1901.**

The efforts made by the Veterinary Branch of the Department to stamp out Swine Fever in Ireland during 1901 have been favoured with some measure of success, but not so great as was experienced between the years 1899 and 1900. Between the latter years a reduction of eighty-eight outbreaks of the disease took place, while this year (1901) the reduction amounted to thirteen. The following table shows the number of Swine Fever Outbreaks during the past seven years :—

1895,	...	...	3,045	outbreaks.
1896,	...	...	723	"
1897,	...	...	421	"
1898,	...	...	319	"
1899,	...	...	321	"
1900,	...	...	233	"
1901,	...	...	220	"

There has been, as usual, great variation in the number of outbreaks per month—the highest point being reached in August (thirty-four outbreaks), while the lowest was exhibited in October, only five outbreaks having been confirmed during that month.

With reference to the Reports of the disease received, the highest numbers appeared during the months of June and July for several years past. During last Summer a large number of cases were reported, which, on examination, were found to be attributable to sunstroke, or other ailments connected with the prevalence of high temperature and similar climatic changes.

As in 1900, so in 1901, the statistics show that the largest number of outbreaks occurred in the Province of Leinster. These are the figures :—

Geographical Distribution.			1900.	1901.
Ulster,	...	...	36	26
Munster,	...	...	50	43
Leinster,	...	...	129	117
Connaught,	...	...	18	34

Of the outbreaks recorded against Leinster, sixty-four have occurred in the City of Dublin, being exactly the same number as last year ; but we should really add to this number seventeen outbreaks occurring in the County Dublin, and directly traceable to the Dublin Market,

The following Table shows by Counties the geographical distribution of the disease over Ireland generally :—

<i>Ulster.</i> —County Borough of Belfast,				9
	„	Antrim, ...	...	2
	„	Armagh,...	...	1
	„	Cavan, ...	...	8
	„	Donegal,...	...	1
	„	Down, ...	...	3
	„	Fermanagh,	...	1
	„	Monaghan,	...	1
<i>Munster.</i> —County Clare, ...				2
	„	Cork, ...	...	20
	„	Kerry, ...	...	9
	„	Limerick,	...	6
	„	Tipperary,	...	5
	„	Waterford,	...	1
<i>Leinster.</i> —County Borough of Dublin,				64
	„	Carlow, ...	...	2
	„	Dublin, ...	...	17
	„	Kildare,...	...	5
	„	Kilkenny,	...	1
	„	Longford,	...	1
	„	Louth, ...	...	2
	„	Meath, ..	...	2
	„	Westmeath,	...	1
	„	Wexford,	...	10
	„	Wicklow,	...	12
<i>Connaught.</i> —County Galway, ...				9
	„	Leitrim, ...	...	1
	„	Mayo, ...	...	22
	„	Sligo, ...	...	2
Total, ...				220

No outbreaks occurred in the Counties whose names are omitted.

With respect to the amount paid as compensation to owners of slaughtered swine, after deducting salvage, it will be observed that the total came to £4,899 6s. 2d., which represents an increase of £666 4s. 8d. over 1900.

Expenditure.

The subjoined Tables may be of interest as showing the compensation paid annually for six years; the average compensation per outbreak; and the percentages of diseased to slaughtered swine:—

	£	s.	d.
Twelve months ended 31st October, 1896,...	8,433	6	6
" " " " " 1897,...	5,645	15	3
" " " " " 1898,...	5,748	7	5
" " " " " 1899,...	7,248	16	6
" " " " " 1900,...	4,233	1	6
" " " " " 1901,...	4,899	6	2

YEAR.	Average Compensation per Outbreak.	Percentage of Diseased to Slaughtered Swine.
	£ s. d.	
1896, ...	10 15 8	37·041
1897, ...	13 0 9	23·431
1898, ...	18 0 4	16·466
1899, ...	21 15 4	17·979
1900, ...	19 1 4	23·840
1901, ...	21 2 4	22·936

The total number of *post-mortem* examinations of swine made during the year was 5,590. Of these
Post-mortem 4,037 were of viscera sent up to the
Examinations. Officers of the Department stationed in Dublin, and the remainder were made locally by Departmental Officers stationed in country districts.

Restrictive measures were resorted to in all cases where the Veterinary Inspectors, on visiting premises, found swine dead from any cause whatever, until it was satisfactorily shown by further inspection and inquiry that Swine Fever was really non-existent. The returns show that this year there were only 792 such cases, as compared with the 1,653 of the preceding year. Of these 792 carcasses, *post-mortem* examination was not possible in 194 instances, because either decomposition was too far advanced, or, as on previous occasions, the necessary viscera were not available owing to their removal by dogs, &c.

For several years past the carcasses of all animals washed ashore have been brought under the notice of
Carcasses Washed this Branch, and during 1901 eight (8) of
Ashore. such carcasses were of swine. It is satisfactory to record that in no instance did the
post-mortem examination reveal anything that would point to the suspicion that any of these swine had died as the result of Swine Fever.

Besides the above upwards of fifty carcasses have been found, principally in the neighbourhood of large cities and towns. The source from whence these came was traced in a large number of cases by Inspectors engaged for this special duty. *Post-mortem* examination of these cases revealed only one instance of a pig affected with Swine Fever.

A similar series of "House-to-House" inspections of swine kept in certain country districts—concerning which a suspicion arose that unreported disease might exist therein—was carried out this year, though not quite to the same extent as previously. A synopsis of the duty shows that these special inspections were undertaken by Staffs of Departmental Inspectors at eight periods during the year in different localities; 158 towns, villages, or townlands were visited, containing 2,234 premises; and a total number of 9,013 swine were carefully inspected and duly reported on.

A special series of these Inspections was commenced this year in the City of Dublin. For the purpose of adequately and systematically carrying out the duty, the city was divided into twelve Districts, which were visited in rotation five times, and every head of swine housed therein inspected, and reports furnished as to their numbers and their state of health. The sanitation of the various swine-owners' premises was also reported upon, and the Public Health Authorities were informed in due course of any irregularities. The total number of swine kept in Dublin City reached its highest point during the months of September and October, when a total of 4,366 swine were reported on. The duty during the year involved 3,898 visits to premises, and an inspection of 20,948 swine.

Certain suburban districts (four in all), extending along the coast, which are usually supplied with swine from the Dublin market, were also visited, and all swine housed therein reported on. The duty embraced 183 premises, and a total of 640 swine.

To this series of inspections may, no doubt, be attributed the fact that the high proportion of Swine Fever Outbreaks in the city has not shown a diminution, because the supervision over owners has been better distributed than in any previous year, and there is reason to believe that no case occurred that was not brought under notice. The ultimate advantage which may accrue from this has yet to be observed, but it is anticipated that a decrease will result in the near future.

A few observations appear necessary with reference to the Outbreaks that occurred in the County Dublin, many of which owed their origin —as has already been pointed out—to the Dublin Market held on Thursdays.

A special effort was made to trace the cases beyond the market, but this only resulted too frequently in want of success, owing to :—

- (1.) Unwillingness on the part of purchasers to identify the sellers of swine.
- (2.) Reluctance on the part of dealers or sellers to give information as to where they obtained their lots.
- (3.) The failure on the part of dealers to keep notes, books, or registers, of the details of their transactions.
- (4.) Indifference or want of forethought among persons having Outbreaks of Swine Fever on their premises, or having been in contact with diseased swine or infected premises, in visiting the market or other premises, where owners may be, and thereby assisting in disseminating the disease.
- (5.) The unsatisfactory construction of the Pig Market which is provided with wooden hurdles as divisions (instead of iron ones), and a floor with an unsatisfactory surface—neither of which admits of as adequate Cleansing and Disinfection as is requisite.

Some of the above points indicate that there is a necessity to establish some better supervision over this market, whereby persons coming thereto will be assisted in obtaining the necessary information as to sellers, purchasers, localities, dates, &c. &c. If this be not attended to, it may become necessary to take the extreme step of temporarily closing the swine market, as was done when dealing with Pleuro-Pneumonia in cattle some years ago

The Board of Agriculture in England has from time to time forwarded communications to the Department pointing out that certain outbreaks of Swine Fever that had occurred in Great Britain were attributed by them to swine forwarded from Ireland. However, the inquiries in this country only resulted in tracing the exported swine back to the fair at which they were purchased, and further information was rarely obtainable. In such instances as it was found practicable, a special house-to-house inspection in the district surrounding the locality of the fair was carried out by a staff of inspectors from head quarters, assisted occasionally by the Departmental Inspector stationed in the district—when his ordinary duties would permit. In no such instance, however, have we been able to discover diseased

swine in the vicinity of the fair, or to confirm the opinion of the English authorities as to the source of their outbreak. This may have been due to one or more of the following causes :—

- (1.) The disease discovered in Great Britain may have been due to infection received since leaving Ireland.
- (2.) The swine in question may not actually have come from the districts alleged—i.e., swine purchased in Great Britain may have been substituted for certain head of the Irish consignment.
- (3.) Some of the swine may have “stood” the market; some may have been sold, and others substituted to make up the deficiency in the lot to be exported, and the whole number may have been transmitted as coming from the scene of the dealer’s original purchases.
- (4.) The short-sightedness of individuals concerned in such a large and important business as the swine trade of Ireland in failing to make themselves fully conversant with all matters relating thereto.

It may be stated that the Department exercised supervision over all swine which were exhibited at Shows held by the Royal Dublin Society, as well as those held in country districts by local Associations. These swine were not only inspected during the holding of the exhibitions, but prior to being brought thereto, and all the swine in contact at their homesteads were also inspected.

In conclusion, while it is satisfactory to report that there is some diminution in the number of outbreaks of Swine Fever in Ireland, it is to be regretted that the progress made has not been accompanied by more substantial results than are shown; and it is felt by the officers of the Department that those interested, especially in swine breeding, feeding, &c., do not manifest that amount of interest which it is reasonable to expect they should, in the endeavour to exterminate the disease.

The report indicates that a very large number of *post-mortem* examinations have been made; a large number of districts have been visited; and an exceedingly large number of swine have been inspected at their homesteads. Unless, however, greater progress is made during the coming year (1902) it may become necessary to take into consideration the propriety of using more stringent measures than are at present being resorted to, but what form these measures should take can only be determined after due inquiries into the particulars relating to local or individual environments.

MATT. HEDLEY, F.R.C.V.S.

REPORT OF SUPERINTENDING TRAVELLING INSPECTOR, VETERINARY BRANCH, ON THE TRANSIT OF ANIMALS.

The augmentation of the Staff of Travelling Inspectors during the year 1901 has enabled greater supervision than hitherto to be exercised in regard to the manner in which the provisions of the Orders relating to the transit of animals have been observed throughout the country.

Special attention has been directed to the subject of penning and loading facilities at railway stations, and in many instances improvements have been brought about with a view to further ameliorate the conditions under which animals are dealt with at these places before, after, or in course of their transit by railway. Representations continue to be made by the Department to Railway Companies in respect of these and other matters connected with the cattle trade. The want of uniformity in the size of trucks has, however, been urged by some Companies as a reason why pens or guides should not be provided at certain stations for loading purposes.

The Railway Companies, with few exceptions, continue either to construct new cattle trucks or to alter the older vehicles in the manner recommended in the Report of the Departmental Committee on Inland Transit of Cattle.

The Inspectors attended a large number of Fairs in different parts of the country, and taken as a whole, it is evident from their reports that the efforts of the Royal Irish Constabulary to prevent cruel beating of animals with sticks, are having excellent results. Unfortunately, however, abusive treatment of this character seems to some extent almost inevitable so long as large cattle fairs are held on comparatively narrow thoroughfares as in some of the towns in Ireland.

The Inspectors on very numerous occasions were present at railway stations when cattle brought from Fairs and elsewhere were being entrained, and it is satisfactory to be able to say that animals do not now appear to receive by any means such ill-usage as was formerly the case at railway stations.

Complaints as to delays in the transit of animals have been investigated and dealt with by the Department.

As indicating the movements of Live Stock through Ireland in the year 1901, returns which were kindly furnished by the Railway Companies show that during the period 86,452 Horses, 1,146,365 Cattle, 1,177,737 Sheep, and 1,074,522 Swine passed over the various lines.

These figures must, however, be read subject to the consideration that animals which in course of journey were carried over different railway systems are returned separately by each company concerned, and certain animals may have been conveyed over the same railway upon more than one occasion. Complete records in this respect for the year 1900 have not been secured, but such particulars as have been elicited indicate that the movements of cattle for that period were considerably in excess of the year 1901. This decrease in 1901 is in a large measure attributed to the comparative scarcity of feeding for animals in Great Britain, caused by drought during a portion of the year, as a result of which fewer animals were purchased for export purposes than was the case in 1900. If returns of this character are available for the year 1902, they will form an interesting comparison as to the movements of animals in the country.

The Cleansing and Disinfection Regulations of the Animals (Transit and General) (Ireland) Order of 1895 in connection with the railway transit of animals have, as a rule, been satisfactorily observed during the year. Some cases, however, of neglect to comply with these requirements have been duly taken notice of by the Department. In two instances legal proceedings were instituted.

The arrangements for the lairage and shipment of animals at the different cattle exporting ports have throughout the year received the constant attention of the Portal Veterinary Inspectors under the Department, and from time to time they have been inspected by me.

Inspection yards at nine of the twenty ports from which animals are shipped to Great Britain are now provided with suitable electric light installations, and in order to obviate delays in the inspection and shipment of animals the Department permit their Veterinary Inspectors to continue their examination of live stock by aid of the artificial light in these yards when necessary, up to a prescribed hour at night.

There are at present 139 vessels fitted for the conveyance of animals and employed in the cattle export trade from this country. Several of these are very seldom used for animals.

Many vessels possess fittings which are throughout practically in accordance with the recommendations contained in the Report of the Departmental Committee on the Transit by Water and the Embarkation and Landing of Animals carried coastwise, issued in 1894, and embodied in the Animals Transit and General (Ireland) Order of 1895. These ships are provided with pens of the reduced dimensions only, and with passage-ways, where required, from the hatchways to the most distant pens. The vessels so fitted are almost entirely new ones, which have replaced other cattle boats no longer engaged in the trade. It should be mentioned that the requirements of the Transit Order of 1895 as to the dimensions of pens and passage-ways do not apply to vessels that were regularly employed for the conveyance of animals at the date of the Order 19th April, 1895.

In a number of the older vessels, however, there are some pens which do not exceed the reduced measurements, and in certain instances passage-ways have also been provided.

The cleansing and disinfection of the lairages at the ports, and of the cattle-carrying vessels have, on the whole, been well carried out during the year.

The numbers of deaths and injuries which occurred to animals during the voyages to Great Britain, as reported by the Shipping Companies for the years 1900 and 1901, together with the number of animals exported are shown, according to class in the table below :—

ANIMALS EXPORTED FROM IRELAND TO GREAT BRITAIN.				
Year.	Cattle.	Sheep.	Swine.	Totals.
1900, ...	745,519	862,268	715,202	2,322,984
1901, ...	642,688	848,325	596,129	2,082,092

ANIMALS KILLED OR INJURED DURING VOYAGES.							
Year.	Died or Killed.			Seriously Injured.			Total Killed and Injured.
	Cattle.	Sheep.	Swine.	Cattle.	Sheep.	Swine.	
1900, ...	90	97	847	108	15	252	904
1901, ...	129	82	269	97	22	284	888

It may be observed that a large proportion of these casualties took place during the very severe weather which was experienced at sea during the month of November last.

D. S. PRENTICE, M.R.C.V.S.

LIST OF ORDERS

LIST OF ORDERS in force on the 31st DECEMBER, 1901.

Date.	Title or Subject of Order.
1878.	
15th November,...	Forming the Poor Law Unions of Castlebar, Newport, and Westport into an United District for purposes of Inspection.
4th December,...	Do., do., do., Sligo, Dromore West, and Tobercurry Poor Law Unions.
5th " ...	Prescribing the method of appointment of Veterinary Inspector for United District of Sligo, Dromore West, and Tobercurry Poor Law Unions.
1885.	
29th July, ...	Forming the Poor Law Unions of Dungarvan and Kilmacthomas into an United District for purposes of Inspection.
7th August, ...	Appointment of Veterinary Inspector for United District of Unions of Dungarvan and Kilmacthomas.
1895.	
19th April, " ...	The Animals (Transit and General) (Ireland) Order of 1895.
17th December,...	The Portal Inspection (Ireland) Order of 1895.
1896.	
22nd September,	Roeslare Port Inspection Order.
1898.	
12th October, ...	The Portal Inspection (Ireland) (Amendment) Order of 1898.
1899.	
24th February, ...	The Diseases of Animals (Ireland) Orders Amendment Order of 1899.
2nd March, ...	The Officers of Local Authorities (Ireland) Order of 1899.
29th July, ...	The Portal Inspection (Ireland) (Amendment) Order of 1899.
1900.	
16th October, ...	The Cattle Plague (Ireland) Order of 1900.
16th " ...	The Pleuro-Pneumonia (Ireland) Order of 1900.
16th " ...	The Foot-and-Mouth Disease (Ireland) Order of 1900.
16th " ...	The Sheep-Pox (Ireland) Order of 1900.
16th " ...	The Sheep-Scab (Ireland) Order of 1900.
16th " ...	The Swine-Fever (Ireland) Order of 1900.
16th " ...	The Rabies (Ireland) Order of 1900.
16th " ...	The Anthrax (Ireland) Order of 1900.
16th " ...	The Glanders or Farcy (Ireland) Order of 1900.
16th " ...	The Parasitic Mange (Ireland) Order of 1900.
16th " ...	The Importation of Animals (Ireland) Order of 1900.
16th " ...	The Importation of Dogs (Ireland) Order of 1900.
16th " ...	Exportation of Horses (Ireland) Order of 1900.
16th " ...	The Dublin Public Sales and Lairs Order of 1900.
1901.	
14th January, ...	The Importation of Dogs (Ireland) Amendment Order of 1901.
2nd April, ...	The Water Supply on Railways (Ireland) Order of 1901.
30th November,	The Foreign Animals (Ireland) Order of 1901.
30th December,	The Swine Fever (Ireland) Order of 1901.

CIRCULARS.

CIRCULAR TO RAILWAY COMPANIES AS TO CLEANSING OF
HORSE-BOXES.

Department of Agriculture
and Technical Instruction for Ireland,

Upper Merrion-street, Dublin.

January, 1901.

No. 56/1901. (Veterinary Branch.)

SIR,—I am directed by the Vice-President to draw attention to the provisions contained in Article 17 of the Animals (Transit and General) (Ireland) Order of 1896, namely:—

"(1.) A horse-box used for horses, asses, or mules on a railway shall, on every occasion after a horse, ass, or mule is taken out of it, and before any other horse, ass, or mule, or any animal is placed therein, be cleansed as follows:—

"(i) The floor of the horse-box, and all other parts thereof with which the droppings of any horse, ass, or mule have come in contact shall be scraped and swept, and the scrapings and sweepings, and all dung, sawdust, fodder, litter, and other matter shall be effectually removed therefrom: and

"(ii) The sides of the horse-box, and all other parts thereof with which the head or any discharge from the mouth or nostrils of any horse, ass, or mule has come in contact shall be thoroughly washed with water by means of a sponge, brush, or other instrument.

"(2) The scrapings and sweepings of the horse-box, and all dung, sawdust, fodder, litter, and other matter removed therefrom shall forthwith be well mixed with quicklime."

From representations which have been made to the Department, it would seem that while these requirements are, on the whole, better observed than formerly, there is still considerable room for improvement. Cases have, for instance, recently come under notice in which horse-boxes could not be regarded as having been properly cleansed, owing to insufficient care having been taken to effectually remove all dung, fodder, litter, or other such matter from the vehicles.

There is also reason to doubt whether the importance of thorough washing, especially of those parts of the horse-boxes with which the heads of horses, or any discharge from their nostrils, have come in contact, is at all times duly borne in mind.

I am accordingly to request that your Board of Directors will be good enough to take the subject generally into consideration, with a view to the issue of such fresh instructions to their officials as will ensure in future a strict observance of the precautions specified in the Article above-mentioned, which have been prescribed for the purpose of guarding against the spread of disease amongst a valuable class of animals.

I am,

Sir,

Your obedient Servant,

T. P. GILL,

Secretary.

To The Secretary or Manager
of each Railway Company.

CIRCULAR TO LOCAL AUTHORITIES UNDER THE DISEASES OF
ANIMALS ACT, 1894.

Department of Agriculture
and Technical Instruction for Ireland,

Dublin, 28th March, 1901.

No. 947/1901.

SHEEP-SCAB.

SIR,—In view of the continued occurrence of outbreaks of Sheep-Scab in various parts of the country, and of the approach of the season when sheep are usually shorn of their wool—thus affording a favourable opportunity of dealing with the affection—the Department of Agriculture and Technical Instruction for Ireland consider it advisable to draw the attention of Local Authorities under the Diseases of Animals Act, 1894, to some of the principal provisions contained in the Sheep-Scab (Ireland) Order of 1900, having for their object the prevention of the spread of that disease, the cause of which, as is generally known, is an animal parasite peculiar to the Sheep.

The provisions in question are those contained in Articles 3, 4, and 5 of the Order, two further copies of which are enclosed herewith.

Article 3 authorises the placing of restrictions on the flock in which the disease has for the time being appeared, with a view to keeping the sheep included in the flock isolated from contact with other sheep. This precaution seems to be now fairly observed by the Inspectors of Local Authorities in all cases coming under notice.

Articles 4 and 5 deal respectively with the treatment of the restricted sheep and the disinfection to be carried out at the conclusion of the outbreak, and it is to these two points in particular that special attention is now desired to be directed.

Article 4 empowers the Inspector of the Local Authority to serve written notice on the owner or person in charge of the restricted sheep, requiring such sheep to be treated in the Inspector's presence and to his satisfaction with some dressing or dipping or other remedy for Sheep-Scab. It is, however, found that while effective dipping with a suitable dip kills the developed parasites, it may not destroy the vitality of their ova. A further application of the remedy fourteen days after the first, is therefore desirable with the object of killing those parasites that may have been hatched subsequent to the first dipping before they in their turn have had time to deposit further ova.

Article 5 specifies in detail the mode in which disinfection is to be carried out when the sheep have finally recovered from the disease and before the restrictions are withdrawn.

There can be little doubt that the precautions thus outlined, if carefully observed in connection with each outbreak, are calculated to bring about a material diminution in the prevalence of Sheep-Scab, which, if not a fatal disease, is still, if allowed to linger among flocks, a source of appreciable loss to sheep owners as well as a danger to surrounding localities.

I am accordingly to suggest that, with a view to the effectual treatment of this disease, it is desirable that your Local Authority would be so good as to instruct each of their Inspectors to take steps under Article 4 of the aforesaid Order to see that all sheep coming under restrictions on account of Sheep-Scab are, in their presence, properly treated by the owner or person in charge with some recognised dip or other suitable remedy for the disease, the treatment to be continued in like manner fourteen days after each previous application of the remedy, until the sheep have all recovered; and finally, before the restrictions are cancelled, that the cleansing and disinfection prescribed in Article 5 of the Order are fully carried out by the owner or occupier of the place to which the restrictions have applied.

The Inspectors should, of course, exercise due care as to the method of treatment to be pursued in the case of ewes which may be either carrying young or suckling lambs, and also as regards lambs.

It would be an advantage if the Inspectors were likewise directed to report both to the Local Authority and to this Department the dates of carrying out of the process of treatment, and of the completion of the cleansing and disinfection in each instance.

I am, Sir,

Your obedient Servant,

T. P. GILL,

Secretary.

The Secretary
of each County Council.

Department of Agriculture
and Technical Instruction for Ireland,
(Veterinary Branch, Castle-street,) Dublin,
17th June, 1901.

No. 2373/01:—

SIR,—This Department are desirous of learning to what extent arrangements are in force in each administrative county for the attendance of the County Council's Inspectors under the Diseases of Animals Acts at Fairs or Markets to inspect sheep for Scab. Will you, in the circumstances, kindly furnish in margin particulars respecting this matter, so far as your County is concerned, and then return this paper to the Department as soon as practicable.

Arrangements for the purpose referred to, where in existence, will probably have been made by the County Council as a result of the suggestion in the Veterinary Department Circular of 16th October, 1899, No. 3736/99, further copy attached, or they may have been inherited or continued from the former Local Authorities. In the latter event they are more likely to apply to parts rather than to the whole area of the County, and in such circumstances it would be desirable to mention to what particular districts the arrangements apply.

I am,

Sir,

Your obedient Servant,

R. CANTRELL,

Chief Clerk.

To the Secretary,
Co. Council.

Department of Agriculture
and Technical Instruction for Ireland,
(Veterinary Branch), Dublin.
27th June, 1901.

No. 2454/01.

DISEASES OF ANIMALS ACTS, 1894 and 1896.

SIR,—The attention of this Department has been directed to recent importations of horses into Ireland from the South West of Scotland, and to the probability that considerable additional importations of such animals from the same quarter may further be expected.

In the circumstances, and in view of the recurrence of outbreaks of disease among horses in that part of Great Britain, particularly in Lanarkshire, the Department are advised that some measure of inspection in regard to animals thus dispersed through Ireland from a district where infection is known to have existed would be an advantage; and, as illustrating the desirability of such supervision, I am to mention that one of the few outbreaks of Glanders that occurred in Ireland this year was detected in a horse that had been imported, not very long before via Glasgow.

It is proposed, therefore, to acquaint your Council with any particulars that the Department may receive as to importations of horses from the quarter above referred to whenever the animals are intended for a destination within the County; and I am to express a hope that the Council, or their Executive Committee, will arrange to have these particulars sent on in each case to the Inspector under the Diseases of Animals Acts for the district concerned, with instructions to examine the animals so that action may be taken by him under the appropriate provisions of the Glanders or Farcy (Ireland) Order or the Parasitic Mange (Ireland) Order (vide Article 5 of the former Order and Article 3 of the latter) should it be found as the result of such examination, that there is ground for suspecting the existence of either disease in any instance.

I am,

Sir,

Your obedient Servant,

T. P. GILL,
Secretary.

The Secretary,
County Council.

CIRCULAR TO RAILWAY COMPANIES.

No. 4338/1901.
(Veterinary Branch).

Department of Agriculture
and Technical Instruction for Ireland,
Upper Merrion-street, Dublin,
October, 1901.

TRANSIT OF ANIMALS BY RAIL.

SIR,—The Department of Agriculture and Technical Instruction for Ireland desire to draw the special attention of your Board of Directors to the following recommendations contained in the Report (Parliamentary Paper C. 8926), dated 1st May, 1898, of the Committee on Inland Transit of Cattle, viz :—

Better Control and Accommodation at Railway Stations in Ireland.

- (a) That a responsible Railway Official and sufficient staff should attend at the Railway Station at all large Fairs.
- (b) That the loading accommodation generally should be improved.

Pens and Loading Banks.

- (a.) That pens or guides should be generally used where Cattle are loaded in trains.
- (b.) That loading banks should be constructed level with the truck floors.

Cattle Trucks.

- (a.) That all trucks should admit of inspection and ventilation at floor level.
- (b.) That all new trucks intended for Cattle should be fitted with falling loading doors.
- (c.) That all new trucks intended for Cattle should be roofed.
- (d.) That battens should be placed lengthways in the middle of the truck opposite the doors, but crossways at the ends.
- (e.) That all cattle trucks should be built free from projecting bolt heads, &c., inside, and that all internal angles or projections should be rounded.
- (f.) That trucks should be constructed of one standard size.
- (g.) That all new trucks used for cattle should be fitted with screw couplings.
- (h.) That the number of cattle trucks fitted with pipes or vacuum brakes should be increased so that the passenger service may be more generally made use of when goods connections are inferior.

These recommendations were, it appears, officially brought under the notice of the several Railway Companies in Ireland in December, 1898.

The Department will now feel obliged by being informed, in as full detail as possible, of the action taken by your Company since that date, with a view to carry out these recommendations; and they would be glad, if in your reply, you would kindly mention the Stations at which the structural improvements as to loading banks, pens, and guides suggested by the Committee have been made, and also the number of new trucks constructed in accordance with the recommendations, and of old trucks altered in order to give effect to such of the suggestions as are applicable thereto.

I am,

Sir,

Your obedient Servant,

T. P. GILL,

Secretary.

To the Secretary, or Manager,
of each Railway Company.

CIRCULAR TO LOCAL AUTHORITIES UNDER THE DISEASES OF ANIMALS ACTS.

Department of Agriculture

and Technical Instruction for Ireland,

(Veterinary Branch, Castle-street), Dublin,

28th October, 1901.

No. 4510/01.

INSPECTION OF SHEEP AT MARKETS AND FAIRS.

SIR,—With reference to the provisions contained in Articles 12 and 13 of the Sheep Scab (Ireland) Order of 1900 (further copy enclosed), under which Inspectors of Local Authorities are empowered to seize, remove, and detain sheep affected with sheep scab that are exposed in markets or fairs, I have to acquaint you, for the information of your Council, as Local Authority under the Diseases of Animals Acts, that instances have been brought under the notice of this Department in which the Veterinary Inspector who seized the affected sheep merely gave directions to have them removed from the fair or market and returned to the place from which they came—often a very considerable distance away—and took no further steps to see whether the movement was carried out under proper conditions.

Such a course of procedure, if generally followed, would tend to seriously lessen the advantages which might otherwise be derived from these inspections, as an affected animal might, in the absence of suitable precautions, become the means of spreading the disease while being moved out of a market or fair, and taken back to the place from which it had been originally brought.

It is therefore, thought desirable to invite special attention to Article 13 of the Sheep Scab (Ireland) Order of 1900, which empowers the Local Authority to cause diseased sheep seized in a market or fair to be moved to some convenient and isolated place where the prescribed requirements as to isolation and treatment can be properly complied with. The Article in question at the same time provides as an alternative, that the animal seized may, at the request of the owner or person in charge, be removed to the nearest available slaughter-house for immediate slaughter under the superintendence of the Local Authority's Inspector.

The Department are of opinion that the benefits resulting from the inspection of sheep at fairs and markets would be greatly enhanced if action were taken on the lines above indicated in respect of cases of Sheep Scab which may come under notice on these occasions, and I am to suggest that the Local Authority should instruct the Veterinary Inspectors for the various districts of the County to give due effect in future to the provisions contained in Article 13 of the Sheep Scab Order in regard to any cases of the disease that may come to their knowledge at the fairs and markets which they attend.

I am,
Sir,
Your obedient Servant,
R. CANTRELL,
Chief Clerk.

To the Secretary
of each County Council.

CIRCULAR TO LOCAL AUTHORITIES UNDER THE DISEASES OF
ANIMALS ACTS, 1894 and 1896.

No. 88/1902

(Veterinary Branch).

Department of Agriculture
and Technical Instruction for Ireland,
Upper Merrion-street, Dublin,
17th January, 1902.

SWINE FEVER.

Inspection of Swine at Fairs and Markets.

SIR,

I am directed by the Department of Technical Instruction for Ireland to request that you will call the attention of your Local Authority, or their Executive Committee, to the desirability of providing for the maintenance by the Local Authority's Inspectors under the Diseases of Animals Acts, of effective supervision over Swine exposed at Fairs, Markets, or Public Sales within their respective districts.

Arrangements of the kind thus suggested would, it is felt, materially help forward the operations that are being conducted against Swine Fever. The establishment of such a system of inspection might reasonably be expected to act as a deterrent against the movement of diseased swine to Fairs, Markets, &c., and it will readily be understood how desirable it is that a precautionary check of this character should be in force when it is mentioned that a large number of the actual Swine Fever outbreaks that have come under notice have been traced to swine exposed at public markets. The measures otherwise in progress for dealing with the disease have already had encouraging results in substantially reducing the number of outbreaks generally; and it is hoped that the Local Authority will now be so good as to co-operate by arranging for the inspections herein recommended so that no effort may be lacking towards attaining as speedily as may be practicable the desired eradication of Swine Fever from this country.

Under Article 16 of the Swine Fever (Ireland) Order of 1900, Local Authorities have the power to regulate the entrance of pigs to a Fair, Market, or Sale, and where circumstances admit it would be an advantage if these powers were exercised. The inspection of the pigs could then be made at the entrance, and before admission to the intended place of exposure for sale; and in the event of a pig being found by the Inspector to show any symptoms of disease, it should be excluded from the Fair, Market, or Sale, and be forthwith dealt with as directed in Article 17 of the said Order.

Swine Fever (Ireland) Order of 1901.

I am further to ask you to be so good as to draw the special attention of your Local Authority to the provisions of the Swine Fever (Ireland) Order of 1901, which comes into force on the 27th instant, and copies of which have recently been transmitted to the Local Authority for publication.

The Order aims at securing, by general regulations applicable to the whole country, that Lairs used for the temporary detention of swine prior or subsequent to the exposure of the animals for sale, and also pig dealers' premises, shall be regularly cleansed and disinfected; the former after each occasion of use, and the latter once at least in every seven days, if used for swine during that period. Any regulations which Local Authorities may have previously made for these purposes will cease to operate from the date on which the Order comes into force. Provisions as to cleansing and disinfection are also, under the Order, applied to vans, carts, crates, &c., and other appliances used by a pig dealer in connection with his trade, or used by any person in connection with the carriage of swine for hire on a highway or thoroughfare.

The Department hope that if the requirements of this Order are strictly enforced by Local Authorities the dangers of the spread of Swine Fever by means of the aggregation of swine in Lairs and on the premises of pig dealers may be materially reduced, and they trust, therefore, that your Local Authority will take the necessary steps to ensure the efficient carrying out of the provisions of the Order.

I am,

Sir,

Your obedient Servant,

T. P. GILL,

Secretary.

To the Secretary or Clerk
to each Local Authority.

Department of Agriculture and Technical Instruction for Ireland.
SHEEP SCAB.

A. Adult female of parasite of common sheep scab. View from above. B. The same seen from below.

GREATLY ENLARGED.

Reproduced from 14th Annual Report of the Bureau of Animal Industry, U.S.A.

This disease causes serious losses to farmers in Ireland. Sheep affected with sheep-scab lose flesh rapidly, the yield and quality of the wool are much diminished, and large quantities of wool are rendered absolutely worthless. The prevalence of the disease in this country tends to give Irish fat and store sheep a bad reputation, and to reduce the market value of the healthy animals.

These evils might be obviated if due attention was paid to the general care and supervision of the sheep, and if proper remedial treatment was promptly employed should the disease unfortunately appear among them.

Cause of the Disease.

Sheep-scab is a contagious disease; and is due to the presence of a parasite, about the same size as the cheese mite, which clings to the wool and wounds the skin of the sheep with its pointed mouth in its search for food. This parasite produces intense irritation of the skin; and the sheep by biting, scratching, and rubbing, attempts to relieve the itching and thus injures its fleece and skin.

The illustrations at the head of this leaflet represent the mite or scarus as it appears when highly magnified.

Symptoms of the Disease.

One of the first symptoms noticeable in an affected sheep is restlessness, and a desire to bite the parts irritated by the mites pricking the skin, or to rub against posts, fences, or hurdles, or against other sheep in the flock. The fleece is often matted in patches and dirty. The elbow and sides of the chest commonly show these patches. The parts affected are almost invariably those covered with long wool.

The mites or scari soon increase in number, and the constant efforts of the sheep by biting and rubbing, to allay the inflammation which the parasites cause on the outer surface of the skin, result in the

formation of pustules which exude a serous fluid that dries into a crust or scab. Under the edges of these scabs the parasites and their eggs are to be found. As the mites multiply they move to more healthy parts of the skin, and thus the area of infection extends.

The injury to the skin caused by the mites is followed by falling of the wool, and the wool thus lost is capable of transmitting the disease to healthy sheep, as the mites are often present in it.

When a sheep exhibits the above symptoms the owner should at once examine it, and if he has any suspicion that scab exists he should promptly notify the fact to the Police, in accordance with the requirements of the Diseases of Animals Act, 1894, in this respect.

The most convenient way of examining a piece of wool or crust taken from a suspected case of sheep-scab is to spread it out on a dark surface, and place it in the sun or any other warm position. Living acari may be detected moving about on the wool, or on the surface beneath it. Another method is to scrape the surface of a diseased spot, and transfer the material to a glass slide on which a drop of solution of potash in glycerine has been placed, spread it out with a needle, apply a covering glass, and examine it with a microscope having an objective of low power (an inch will be sufficient). In confirmed cases of scab there will be then found whole acari, portions of the detached legs, and ova mixed up with the fibres of the wool and fatty matter.

• Treatment.

It is the duty of the owner, or the person in charge of sheep affected with scab, to apply suitable remedial treatment to the animals.

One line of treatment is the application of one of the recognised remedies to the diseased parts of the sheep. The most reliable and satisfactory method of treatment is, however, by dipping the sheep. This process must be thoroughly performed if the result aimed at is to be attained. Flock-masters must not rest satisfied with one dipping, as experience has most amply shown that while one effective dipping may kill the mites—both adult and immature—it will not kill their eggs. These subsequently hatch out, and a new crop of parasites appears. It is therefore absolutely indispensable that for the purpose of destroying the vitality of the eggs there should be a second dipping within a period of fourteen days after the first dipping.

In order, however, to be quite safe, and to kill any parasites that may have escaped the second dipping, it would be a wise precaution to give a third dipping. The parasites lie under cover of the crusts or scabs, and it is partly owing to this circumstance that dipping, even twice, does not always succeed in freeing the flock from the pest. Hence the desirability of a third dipping, so that the previous efforts may not be rendered nugatory.

It does not come within the purpose of this leaflet to recommend any particular sheep dip. There are several well-tried preparations in the market which will prove satisfactory if the directions as to use are carefully attended to. Sheep with wounds or large sores upon the skin should not be dipped until these have healed. The head should not be submerged in the fluid used. After sheep have been dipped, they should not be allowed to go upon a pasture which may be contaminated with the drippings from the fleece. They should stand in a yard or other suitable place until the superfluous moisture has drained away from the fleece. As the liquid used for dipping is usually poisonous, great care should be taken not to pour any of it into a pond or stream where animals drink.

When the sheep of an infected flock have been dipped they should be removed to a different field from that which was used before the dipping; and all pens, hurdles, gate-posts, stumps of trees, and places against which the diseased sheep had been accustomed to rub themselves should

be, as far as practicable, thoroughly washed with water, and disinfected with lime-wash prepared from freshly burnt lime, or with some other disinfectant approved by the local Veterinary Inspector.

To prevent the recurrence of scab in the recovered sheep it is essential that all tufts of wool which may be found in abundance lying about wherever the diseased sheep have been, should be collected and burnt; otherwise, however carefully the curative treatment has been conducted, re-infection may subsequently again take place.

Prevention.

The precautions to be adopted for the purpose of guarding against the introduction of sheep-scab may be indicated in a few words:—

Newly-purchased sheep should be kept separate and should not be allowed to mix with the home flock until careful observation has proved that they are free from disease. This simple precaution will often save the flock-master much trouble and loss. Every sheep-owner should also dip or dress his sheep twice a year, once after clipping, and the second time in the early winter. Such treatment will be found to have a beneficial effect upon the general health of the sheep, as it should be borne in mind that besides the sheep-scab parasite, there are other parasites to which sheep are frequently subject, and which can also be destroyed by proper dipping.

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EXPENDITURE.

TABLE 1.—EXPENDITURE during the year ended 31st DECEMBER, 1901, in connection with SWINE FEVER and RABIES.

	Compen- sation.	Salaries.	Travelling.	Miscellane- ous and Incidental Expenses.	Gross Expendi- ture.	Deduct Amount realised by Sale of Carcases.	Net Expendi- ture.
	1.	2.	3.	4.	5.	6.	7.
	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.
Swine Fever, .	7,949 18 10	6,269 1 3	2,377 4 1	1,139 6 5	17,735 10 7	2,929 8 2	14,806 2 5
Rabies, . . .	—	25 0 0	67 12 5	3 2 6	95 14 11	—	95 14 11
Total, . . .	7,949 18 10	6,294 1 3	2,444 16 6	1,142 8 11	17,831 5 6	2,929 8 2	14,901 17 4

EXPENDITURE.

TABLE 2.—EXPENDITURE of Local Authorities (County Orders passed thereunder,

DISTRICTS OF LOCAL AUTHORITIES.	EXPENDITURE.		
	Compensation to Owners of Animals slaughtered.		
	Diseased Animals.	Animals slaughtered as suspected, or as having been in contact with diseased Animals.	Total.
PROVINCE OF ULSTER.			
County Borough of Belfast, ...	£ s. d. 5 0 0	—	5 0 0
" " Londonderry, ...	—	—	—
County Antrim, ...	—	—	—
" Armagh, ...	—	—	—
" Cavan, ...	—	† 14 10 0	14 10 0
" Donegal, ...	—	—	—
" Down, ...	—	—	—
" Fermanagh, ...	—	—	—
" Londonderry, ...	—	—	—
" Monaghan, ...	—	—	—
" Tyrone, ...	—	—	—
PROVINCE OF MUNSTER.			
County Borough of Cork, ...	—	—	—
" " Limerick, ...	—	—	—
" " Waterford, ...	—	—	—
County Clare, ...	—	—	—
" Cork, ...	—	—	—
" Kerry, ...	—	—	—
" Limerick, ...	—	—	—
" Tipperary (N. Riding), ...	—	—	—
" " (S. Riding), ...	—	—	—
" Waterford, ...	—	—	—
PROVINCE OF LEINSTER.			
County Borough of Dublin, ...	—	—	—
County Carlow, ...	—	—	—
" Dublin, ...	—	—	—
" Kildare, ...	—	—	—
" Kilkenny, ...	—	—	—
King's County, ...	—	—	—
County Longford, ...	—	—	—
" Louth, ...	£ s. d. 8 15 0	—	8 15 0
" Meath, ...	—	—	—
Queen's County, ...	—	—	—
County Westmeath, ...	—	† 8 0 0	8 0 0
" Wexford, ...	—	—	—
" Wicklow, ...	—	—	—
PROVINCE OF CONNAUGHT.			
County Galway, ...	—	—	—
" Leitrim, ...	—	—	—
" Mayo, ...	—	—	—
" Roscommon, ...	—	—	—
" Sligo, ...	—	—	—
Total, ...	13 15 0	17 10 0	31 5 0

* In these cases the amounts entered represent compensation paid for horses slaughtered on account of Glanders.

† In these cases the amounts entered represent compensation paid for animals slaughtered as suspected of Rabies.

Councils) under the Diseases of Animals Acts, and the
during the Year 1901.

EXPENDITURE.			Amount repaid during the year ended 31st December, 1901, to the Local Authorities from the General Cattle Diseases Fund.	DISTRICTS OF LOCAL AUTHORITIES.
Salaries and Allowances of Officers.	Other Expenses.	Total Expenditure.		
£ s. d.	£ s. d.	£ s. d.	£ s. d.	
315 5 0	295 8 7	585 13 7	283 8 6	PROVINCE OF ULSTER.
30 0 0	—	30 0 0	30 0 9	County Borough of Belfast.
103 2 3	0 4 0	103 6 2	167 8 1	" " Londonderry
114 8 8	—	114 8 8	84 18 6	County Antrim.
210 2 4	—	234 12 4	115 6 7	" Armagh.
196 17 4	—	196 17 4	73 9 3	" Cavan.
309 9 0	5 16 10	315 5 10	35 14 3	" Donegal.
33 8 0	—	33 8 0	10 5 0	" Down.
146 0 0	—	146 0 0	68 0 0	" Fermanagh.
231 0 0	3 8 0	234 8 0	91 1 7	" Londonderry.
162 8 1	—	162 8 1	55 13 10	" Monaghan.
				" Tyrone.
				PROVINCE OF MUNSTER.
141 1 3	30 13 4	171 19 7	61 9 5	County Borough of Cork.
34 19 6	—	34 19 6	4 7 5	" " Limerick.
30 16 8	—	30 16 8	—	" " Waterford.
305 17 0	0 5 0	306 2 0	307 3 5	County Clare.
1,207 8 8	57 18 0	1,265 6 8	—	" Cork.
717 3 6	14 2 6	731 7 9	—	" Kerry.
496 14 4	6 17 6	503 11 10	319 13 9	" Limerick.
110 9 8	0 8 0	110 17 8	—	" Tipperary (N. Riding).
266 1 0	—	266 1 0	188 8 9	" " (S. Riding).
284 3 8	7 10 5	291 14 1	226 4 0	" Waterford.
				PROVINCE OF LEINSTER.
203 6 8	13 4 4	216 11 0	108 7 4	County Borough of Dublin.
196 6 6	—	196 6 6	167 15 1	County Carlow.
514 1 3	11 11 6	525 12 9	287 13 11	" Dublin.
277 6 4	—	277 6 4	140 5 3	" Kildare.
291 15 6	—	291 15 6	257 11 11	" Kilkenny.
186 16 0	—	186 16 0	—	King's County.
130 13 4	—	130 13 4	123 13 4	County Longford.
159 12 0	1 10 0	160 17 0	—	" Louth.
278 15 5	2 8 0	281 3 5	245 13 0	" Meath.
168 3 0	—	168 3 0	81 3 10	Queen's County.
215 3 8	0 8 0	218 11 8	205 13 5	County Westmeath.
315 8 1	10 2 6	325 10 7	94 12 6	" Wexford.
274 4 7	—	274 4 7	137 15 10	" Wicklow.
				PROVINCE OF CONNAUGHT.
547 0 0	3 19 0	550 19 0	410 5 0	County Galway.
303 0 10	—	303 0 10	63 6 8	" Leitrim.
375 13 3	5 4 6	380 17 9	456 5 8	" Mayo.
330 0 0	—	330 0 0	195 0 0	" Roscommon.
210 10 4	5 0 0	215 10 4	213 5 3	" Sligo.
10,634 12 7	446 6 0	11,112 3 7	5,250 16 1	Total.

† The amounts entered in this column include sums repaid to the Local Authorities in 1901 in respect of expenditure incurred by them in preceding years.

NUMBER OF ANIMALS IN IRELAND.

TABLE 3.—NUMBER of Cattle, Sheep, Swine, &c., in Ireland in each year from 1881 to 1901, inclusive.

YEARS.	Cattle.	Sheep.	Swine.	Goats.	Horses and Mules.	Asses.
1881, ...	3,966,696	3,266,186	1,086,830	266,078	574,746	187,143
1882, ...	3,967,311	3,071,766	1,430,128	263,272	566,926	187,782
1883, ...	4,096,963	3,219,311	1,348,364	263,146	561,427	189,760
1884, ...	4,112,789	3,245,212	1,306,660	264,411	562,439	191,839
1885, ...	4,223,861	3,478,066	1,269,092	264,437	576,480	197,170
1886, ...	4,183,924	3,366,043	1,263,142	266,176	578,299	196,246
1887, ...	4,167,404	3,377,826	1,408,466	271,729	587,234	199,612
1888, ...	4,099,196	3,626,669	1,397,826	296,678	596,368	203,182
1889, ...	4,094,174	3,789,187	1,380,670	303,983	604,102	206,336
1890, ...	4,240,316	4,323,396	1,670,366	327,144	614,824	213,018
1891, ...	4,448,611	4,722,613	1,367,712	336,337	621,479	216,268
1892, ...	4,631,126	4,827,777	1,113,472	332,726	636,213	217,600
1893, ...	4,464,067	4,421,466	1,162,417	323,173	642,129	218,720
1894, ...	4,391,839	4,106,180	1,389,324	318,907	662,630	224,613
1896, ...	4,368,032	3,913,449	1,338,464	304,820	660,147	224,408
1896, ...	4,408,133	4,080,711	1,404,686	306,446	669,176	230,721
1897, ...	4,464,674	4,167,906	1,327,460	299,086	639,486	230,263
1898, ...	4,486,949	4,287,661	1,268,912	296,487	920,390	231,669
1899, ...	4,607,467	4,364,607	1,363,310	303,609	610,416	237,177
1900, ...	4,608,660	4,396,676	1,268,621	306,078	697,666	242,247
1901, ..	4,673,323	4,378,760	1,219,136	312,409	693,798	238,980

TABLE 4.—NUMBER of Dogs Licensed in Ireland in each year from 1881 to 1901, inclusive

(From information supplied by the Registrar of Petty Sessions Clerks.)

YEAR.	Dogs.	YEAR.	Dogs.
1881,	323,212	1892,	394,843
1882,	317,896	1893,	399,787
1883,	326,078	1894,	414,637
1884,	339,672	1896,	419,796
1886,	361,310	1896,	423,234
1886,	361,644	1897,	423,140
1887,	368,670	1898,	403,970
1888,	360,332	1899,	404,740
1889,	376,301	1900,	407,706
1890,	384,097	1901,	422,760
1891,	394,677		

DISEASES AMONG ANIMALS IN IRELAND.

PLEURO-PNEUMONIA.

TABLE 5.—NUMBER of Counties in Ireland in which Pleuro-Pneumonia was reported, with the Number of Outbreaks reported and the Number of Cattle attacked, and particulars relating thereto, from 1878, the year in which the Cattle Diseases (Animals) Act, 1878, came into force, to the year 1901, inclusive.

YEARS.	Number of Counties reported from.	Outbreaks.	Diseased Cattle.			Cattle slaughtered as having been in contact or otherwise exposed to infection.	Cattle slaughtered as suspected, but found free from disease.
			Attacked in each year.	Killed.	Died.		
1878, ...	26	1,365	2,755	2,612	143	—	—
1879, ...	29	946	2,061	1,946	86	—	—
1880, ...	21	759	1,541	1,500	41	—	—
1881, ...	22	703	1,860	1,821	37	46	—
1882, ...	17	534	1,866	1,328	28	22	—
1883, ...	15	488	1,291	1,264	25	69	—
1884, ...	9	460	1,194	1,183	11	12	—
1885, ...	10	389	1,246	1,229	17	29	—
1886, ...	4	343	1,060	1,041	9	101	—
1887, ...	5	240	819	806	14	344	—
1888,* ...	3	181	1,106	1,007	8	2,122	—
1889, ...	4	108	438	430	8	911	—
1890,† ...	4	95	592	590	2	2,115	11
1891, ...	10	123	536	523	14	3,861	92
1892, ...	6	86	459	454	5	4,639	217
1893, ...	—	—	—	—	—	35	167
1894, ...	—	—	—	—	—	—	23
1895, ...	—	—	—	—	—	—	1
1896, ...	—	—	—	—	—	—	—
1897, ...	—	—	—	—	—	144	2
1898-1901, ...	—	—	—	—	—	—	—

* The Pleuro-Pneumonia Slaughter (Ireland) Order, requiring Local Authorities to slaughter all cattle in contact with those affected with Pleuro-Pneumonia, as well as the affected cattle, came into force in March, 1888.

† The Contagious Diseases (Animals) (Pleuro-Pneumonia) Act came into force in Ireland on 1st September, 1890. This Act enables the Central Authority to slaughter cattle on account of Pleuro-Pneumonia and pay compensation to the owners out of money voted by Parliament.

FOOT AND MOUTH DISEASE.

TABLE 6.—NUMBER of Counties in Ireland in which Foot and Mouth Disease was reported by the Inspectors of the Local Authorities, with the Number of Outbreaks reported and the Number of Animals attacked, from 1878 to 1901, inclusive.

YEARS.	Number of Counties reported from.	Outbreaks.	Animals attacked in each year.
1878,	—	—	108
1879,	1	1	64
1880,	—	—	—
1881,	—	—	—
1882,	—	—	—
1883,	20	3,510	114,503
1884,	12	31	1,139
1885 to 1901,	—	—	—

SWINE FEVER.

TABLE 7.—NUMBER of Counties in Ireland in which SWINE FEVER was reported by the Inspectors of the Local Authorities, with the Number of Outbreaks reported and the Number of Swine returned as Attacked, and particulars relating thereto, from the year 1880, in which year Swine Fever was declared a Contagious Disease for the purposes of the Contagious Diseases (Animals) Acts, to the 1st of November, 1893, when the Contagious Diseases (Animals) Act, 1893, came into operation, by which the Central Authority* was empowered to slaughter Swine and pay compensation to the Owners out of moneys provided by Parliament.

YEARS.	Number of Counties reported from.	Outbreaks	DISEASED SWINE.						Swine slaughtered as having been in contact or otherwise exposed to infection.	Swine slaughtered as suspected but found free from disease.
			Remain- ing Diseased from the previous year.	Attacked in each year.	Killed.	Died.	Re- covered.	Remain- ing Diseased at the end of each year.		
1880, ...	15	81	—	300	40	209	48	3	—	—
1881, ...	15	48	3	171	16	120	38	—	—	—
1882, ...	13	89	—	287	14	207	66	—	—	—
1883, ...	28	419	—	1,198	62	892	228	16	—	—
1884, ...	22	235	16	564	19	403	150	8	—	—
1885, ...	26	423	8	1,271	159	840	264	26	—	—
1886, ..	22	496	26	1,630	361	979	311	15	—	—
1887, ...	22	506	15	1,983	527	1,165	299	7	—	—
1888, ..	24	392	7	1,315	405	721	184	12	—	—
1889, ...	22	373	12	761	245	419	108	1	—	—
1890, ...	22	365	1	1,014	438	417	157	3	—	—
1891, ...	18	278	3	870	404	354	109	6	—	—
1892, ...	23	227	6	466	139	226	106	1	—	—
1893 (10 months ended 31st Oct.)†	25	196	1	414	95	226	91	—	7	—

* The Central Authority, viz., the Lord Lieutenant and Privy Council to 1st April, 1900, and from that date the Department of Agriculture and Technical Instruction for Ireland.

† The figures quoted for 1893 are for the first ten months only. The figures relating to the last two months of 1893 and to each subsequent year will be found in Table 8.

TABLE 8.—NUMBER of confirmed Outbreaks of Swine Fever in Ireland, Number of Swine which Died, and Number of Swine Slaughtered by order of the Central Authority* in Ireland, as Diseased or Exposed to Infection, in each Year from the 1st November, 1893,† to the Year ended 31st December, 1901, inclusive.

PERIOD.	Number of Outbreaks confirmed.	Diseased Swine which died.	Swine slaughtered and found after slaughter to have been diseased.	Swine slaughtered as having been in contact with diseased Swine, or otherwise exposed to infection.	Swine slaughtered as suspected, but found free from Swine Fever.
November and December, 1893,†	310	183	759	308	34
Year ended 31st December, 1894,	7,619	3,006	22,517	7,745	1,879
Do., do., 1895,	3,045	1,674	4,361	1,913	1,877
Do., do., 1896,	723	596	1,648	2,911	1,426
Do., do., 1897,	421	447	980	3,302	616
Do., do., 1898,	319	361	689	3,341	461
Do., do., 1899,	331	387	1,145	4,718	406
Do., do., 1900,	233	330	980	2,733	273
Do., do., 1901,	220	347	975	3,063	233
Total,	13,211	7,380	40,337	30,013	7,325

* The Central Authority, viz., the Lord Lieutenant and Privy Council to 1st April, 1900, and from that date the Department of Agriculture and Technical Instruction for Ireland.

† The figures quoted for 1893 are for the last two months only. For the figures relating to the first ten months of 1893 and to previous years, see Table 7.

TABLE 9.—NUMBER of Confirmed Outbreaks of SWINE FEVER in Ireland during each month from November, 1893, to December, 1901, inclusive.

YEARS.	January.	February.	March.	April.	May.	June.	July.	August.	September.	October.	November.	December.	Total.
1893 (2 months), ...	-	-	-	-	-	-	-	-	-	-	34	276	310
1894,	287	353	524	565	596	839	989	778	702	735	519	782	7,619
1895,	430	388	407	234	263	379	361	302	125	79	47	60	3,045
1896,	49	112	107	87	83	70	51	65	40	21	20	18	723
1897,	44	42	44	42	44	46	63	35	18	15	13	15	421
1898,	26	18	35	29	36	39	41	35	23	9	11	17	319
1899,	22	21	35	31	23	52	61	35	13	11	10	7	331
1900,	7	10	25	17	37	26	23	16	24	15	8	20	233
1901,	17	20	22	19	21	26	25	37	10	7	9	7	220

TABLE 10.—NUMBER of Outbreaks of SWINE FEVER in the Administrative Counties of Ireland which were reported during the year 1901, with the Number of Swine reported to have Died or to have been Slaughtered.

PROVINCES.	Number of Administrative Counties in which Swine Fever was found to exist.	Outbreaks confirmed.	Diseased Swine which died.	Swine slaughtered and found after slaughter to have been diseased.	Swine slaughtered as having been in contact with diseased Swine or otherwise exposed to infection.	Swine slaughtered as suspected but found free from Swine Fever.
ULSTER,	8	36	44	83	330	19
MUNSTER,	7	43	73	91	413	33
LEINSTER,	11	117	183	775	2,138	151
CONNAUGHT,	4	34	41	60	377	30
Total for Ireland.	20	230	341	979	3,058	233
Districts of Local Authorities.						
ULSTER :						
County Borough of Belfast, ...		9	23	30	172	15
" Antrim,		2	13	6	16	1
" Armagh,		1	1	—	4	—
" Cavan,		3	6	10	29	1
" Donegal,		1	1	4	—	—
" Down,		3	1	10	6	1
" Fermanagh,		1	—	3	—	—
" Monaghan,		1	1	—	3	1
MUNSTER :						
County Clare,		3	9	3	4	1
" Cork,		20	34	55	123	20
" Kerry,		9	23	23	190	3
" Limerick,		6	7	5	69	4
" Tipperary (North Riding),		1	—	2	2	1
" Tipperary (South Riding),		4	4	3	35	3
" Waterford,		1	2	—	—	1
LEINSTER :						
County Borough of Dublin, ...		64	69	504	1,616	71
" Carlow,		2	5	2	7	6
" Dublin,		11	44	126	312	30
" Kildare,		5	19	39	69	7
" Kilkenny,		1	—	1	1	3
" Longford,		1	1	1	4	—
" Louth,		2	6	5	4	—
" Meath,		2	3	6	9	4
Queen's County		—	—	—	—	2
County Westmeath,		1	5	2	7	—
" Wexford,		11	20	55	60	6
" Wicklow,		12	12	44	48	20
CONNAUGHT :						
County Galway,		9	7	11	43	5
" Leitrim,		1	—	1	—	—
" Mayo,		22	23	49	233	20
" Roscommon,		—	—	—	—	1
" Sligo,		2	2	4	1	1
TOTAL,		230	341	979	3,058	233

ANTHRAX.

TABLE 11.—NUMBER of Counties in Ireland in which ANTHRAX was reported by the Inspectors of the Local Authorities, with the Number of Outbreaks reported and the Number of Animals Attacked and particulars relating thereto, from 1878 to 1901, inclusive

YEARS.	Number of Counties reported from.	Outbreaks.	DISEASED ANIMALS.				Animals slaughtered as having been in contact or otherwise exposed to infection.
			Attacked in each year.	Killed.	Died.	Recovered.	
1886 (Nov. and Dec. only).*	3	3	3	—	3	—	—
1887 (1st Jan. to 31st Dec.).	13	21	45	1	38	6	—
1888, ...	12	25	37	2	35	—	—
1889, ...	11	21	38	—	30	8	—
1890, ...	11	17	35	—	33	3	—
1891, ...	14	29	69	1	68	2	—
1892, ...	6	6	8	2	6	—	—
1893, ...	9	22	44	9	35	—	33
1894, ...	3	5	7	—	7	—	—
1895, ...	2	4	4	—	4	—	—
1896, ...	—	—	—	—	—	—	—
1897, ...	—	—	—	—	—	—	—
1898, ...	2	2	10	—	10	—	—
1899, ...	1	2	4	—	4	—	—
1900, ...	1	2	7	—	7	—	1
1901, ...	2	2	4	1	3	—	—

* Anthrax was first declared a Contagious Disease for the purposes of the Contagious Diseases (Animals) Acts in the year 1886.

TABLE 12.—NUMBER of Outbreaks of ANTHRAX in the Counties of Ireland reported by the Inspectors of the Local Authorities to have occurred during the year 1901, with the Number of Animals reported to have Died or to have been Slaughtered.

PROVINCES.	Number of Counties in which Anthrax was found to exist.	Outbreaks.	Diseased Cattle which died.	Cattle slaughtered diseased.	Cattle slaughtered as having been in contact with diseased Cattle or otherwise exposed to infection.
ULSTER, ...	—	—	—	—	—
MUNSTER, ...	1	1	2	—	—
LEINSTER, ...	1	1	1	1	—
CONNAUGHT, ...	—	—	—	—	—
TOTAL FOR IRELAND,	2	2	3	1	—
Districts of Local Authorities.					
MUNSTER.					
County Limerick, ...	...	1	2	—	—
LEINSTER.					
Queen's County, ...	...	1	1	1	—
Total, ...	...	2	3	1	—

GLANDERS.

TABLE 13.—NUMBER of Counties in Ireland in which GLANDERS was reported -
by the Inspectors of the Local Authorities, with the Number of Out-
breaks reported and the Number of Animals Attacked, and particulars
relating thereto, from 1878 to 1901, inclusive.

YEARS.	Number of Counties reported from.	Out- breaks.	DISEASED HORSES.						Horses slaughtered as having been in contact or otherwise exposed to infection.	Animals slaughtered as suspected
			Remain- ing diseased from the previous year.	Attacked in each year.	Killed.	Died.	Re- covered.	Remain- ing diseased at the end of each year.		
1878, ...	—	—	—	3	} No	Returns.				
1879, ...	13	—	—	43						
1880, ...	16	23	—	30	36	—	3	—	—	—
1881, ...	11	23	—	23	21	1	1	—	—	—
1882, ...	15	25	—	20	18	5	5	1	—	—
1883, ...	13	15	1	19	17	2	1	—	—	—
1884, ...	8	14	—	15	13	2	—	—	—	—
1885, ...	13	19	—	24	17	3	3	1	—	—
1886, ...	9	11	1	21	21	—	1	—	—	—
1887, ...	9	14	—	16	14	—	2	—	—	—
1888, ...	10	11	—	11	7	3	1	—	—	—
1889, ...	9	13	—	13	9	1	3	—	—	—
1890, ...	4	19	—	19	19	—	—	—	—	—
1891, ...	7	13	—	13	13	—	—	—	—	—
1892, ...	3	7	—	9	9	—	—	—	—	—
1893, ...	3	6	—	10	10	—	—	—	5	—
1894, ...	6	13	—	34	33	1	—	—	5	—
1895, ...	4	5	—	5	5	—	—	—	2	—
1896, ...	4	7	—	10	10	—	—	—	8	{ 2 Horses. 1 Ass.
1897, ...	2	1	—	2	2	—	—	—	1	2 Horses.
1898, ...	4	6	—	8	8	—	—	—	7	{ 2 Horses. 1 Ass.
1899, ...	5	9	—	14	13	1	—	—	9	2 Horses.
1900, ...	4	10	—	15	11	4	—	—	4	—
1901, ...	4	5	—	6	5	1	—	—	—	—

TABLE 14.—NUMBER of Outbreaks of GLANDERS (including Farcy) in the Administrative Counties of Ireland, reported by the Inspectors of the Local Authorities to have occurred during the year 1901, with the Number of Animals reported to have Died or to have been Slaughtered.

PROVINCES.	Number of Administrative Counties in which Glanders or Farcy was found to exist.	Out-breaks reported.	Diseased Horses which died.	Horses slaughtered and found to have been diseased.	Horses slaughtered as having been in contact with diseased Horses or otherwise exposed to infection.	Horses slaughtered as suspected but found free from Glanders or Farcy.
ULSTER,	2	3	1	3	—	—
MUNSTER,	1	1	—	1	—	—
LEINSTER,	1	1	—	1	—	—
CONNAUGHT,	—	—	—	—	—	—
TOTAL FOR IRELAND,	4	5	1	5	—	—
Districts of Local Authorities.						
ULSTER :—						
County Borough of Belfast, ...		2	—	3	—	—
„ Tyrone,		1	1	—	—	—
MUNSTER :—						
County Cork,		1	—	1	—	—
LEINSTER :—						
County Louth,		1	—	1	—	—
Total,		5	1	5	—	—

RABIES.

TABLE 15.—NUMBER of Counties in Ireland in which RABIES was reported by the Inspectors of the Local Authorities, with the Number of Animals Attacked, and particulars relating thereto, from 1st November, 1886 (when Rabies was declared a Contagious Disease for the purposes of the Contagious Diseases (Animals) Acts), to the Year 1901, inclusive.

YEARS.	Number of Administrative Counties reported from.	DISEASED ANIMALS.			Animals destroyed as suspected, or as having been exposed to infection.
		Attacked in each year.	Killed.	Died.	
1886 (Nov. and Dec. only), ...	14	42	41	1	—
1887,	30	456	376	80	—
1888,	30	561	432	129	—
1889,	30	405	342	63	—
1890,	28	353	299	54	—
1891,	27	470	384	86	—
1892,	31	446	383	63	—
1893,	31	424	389	55	—
1894,	32	779	689	90	12
1895,	32	771	687	84	363
1896,	32	687	577	110	1 022
1897,	32	497	438	59	1,137
1898,	25	132	115	17	624
1899,	25	92	86	6	313
1900,	8	15	15	—	91
1901,	2	2	2	—	26

RABIES IN IRELAND (1886-1901).

TABLE 16.—COMPARATIVE STATEMENT of the Number of Cases of Rabies which occurred during each Month.

YEAR.	January.	February.	March.	April.	May.	June.	July.	August.	September.	October.	November.	December.	TOTAL.
1886, ..	55	69	69	86	76	69	61	51	45	41	33	33	687
1887, ..	54	34	63	52	55	78	58a	33	27	22	7	14	497
1888, ..	4	2	8	12	14	15	14	19	14	9	10	11	132
1889, ..	4	10	11	7	11	8	16	10	5	3	2	5	92
1900, ..	3	—	1	3	—	1	1	1	1	3	1	—	15
1901, ..	—	1	—	1	—	—	—	—	—	—	—	—	2

a The Muzzling of Dogs (Ireland) Order came into force on 1st July, 1897.

TABLE 17.—NUMBER of Cases of RABIES in the Administrative Counties of Ireland reported by the Inspectors of the Local Authorities to have occurred during the Year 1901, with the Number of Dogs and other Animals reported to have been Killed or to have Died.

PROVINCES.	Number of Administrative Counties in which Rabies was found to exist.	Number of Cases reported.	NUMBER OF RABID ANIMALS.				NUMBER OF ANIMALS.	
			Killed.		Died.		Destroyed as suspected or as having been exposed to infection	
			Dogs.	Other Animals.	Dogs.	Other Animals.	Dogs.	Other Animals.
ULSTER,	1	1	—	1	—	—	4	6
MUNSTER,	—	—	—	—	—	—	1	—
LEINSTER,	1	1	1	—	—	—	2	4
CONNAUGHT,	—	—	—	—	—	—	8	1
TOTAL FOR IRELAND,	2	2	1	1	—	—	15	11
Districts of Local Authorities.								
ULSTER :								
County Cavan,	1	—	—	1	—	—	4	6
MUNSTER :								
County Kerry,	—	—	—	—	—	—	1	—
LEINSTER :								
County Borough of Dublin, ...	—	—	—	—	—	—	2	—
" Westmeath,	1	1	—	—	—	—	—	4
CONNAUGHT :								
County Leitrim,	—	—	—	—	—	—	5	—
" Mayo,	—	—	—	—	—	—	1	1
" Sligo,	—	—	—	—	—	—	2	—
TOTAL,	2	1	1	1	—	—	15	11

TABLE 18.—NUMBER of Counties in Ireland in which cases of RABIES were reported by the Inspectors of the Local Authorities, with the Number of each kind of Animal reported to have been Attacked in each Year from the first complete Year* after the passing of the Rabies (Ireland) Order of 1886 (whereby Rabies was declared to be a Contagious Disease for the purposes of the Contagious Diseases (Animals) Acts) to the Year 1901, inclusive.

YEARS.	Number of Administrative Counties.	Number of Animals Attacked.									TOTAL.
		Dogs.	Cattle.	Sheep.	Swine.	Goats.	Horses.	Asses.	Deer.	Other Animals.	
1887, ...	30	286	94	31	20	4	5	14	-	*2	456
1888, ...	30	287	149	71	24	3	9	17	-	†1	561
1889, ...	30	240	95	30	19	5	5	11	-	-	405
1890, ...	28	247	70	14	5	4	2	11	-	-	353
1891, ...	27	262	88	42	8	4	4	12	49	‡1	470
1892, ...	31	274	108	35	7	5	6	10	2	‡4	446
1893, ...	31	269	106	17	13	1	5	13	-	-	424
1894, ...	32	526	154	27	27	3	10	30	-	‡2	779
1895, ...	32	567	123	29	17	8	6	17	-	‡4	771
1896, ...	32	491	108	48	16	2	6	15	-	‡1	687
1897, ...	32	391	53	21	10	1	6	11	-	‡4	497
1898, ...	25	100	13	-	10	3	2	3	-	‡1	133
1899, ...	24	80	6	-	-	1	-	4	-	‡1	92
1900, ...	8	13	2	-	-	-	-	-	-	-	15
1901, ...	2	1	-	-	1	-	-	-	-	-	2

* 1 Jennet and 1 Fox.

† Mule.

‡ Cats.

SHEEP SCAB.

TABLE 19.—NUMBER of Counties in Ireland in which SHEEP SCAB was reported by the Inspectors of the Local Authorities with the Number of Outbreaks reported and the Number of Sheep Attacked, from 1880 to 1901, inclusive.

YEARS.	Number of Administrative Counties reported from.	Outbreaks.	Sheep attacked in each year.	YEARS.	Number of Administrative Counties reported from.	Outbreaks.	Sheep attacked in each year.
1880, ...	22	152	1,491	1891, ...	29	398	4,122
1881, ...	21	168	2,463	1892, ...	32	994	18,130
1882, ...	25	167	1,952	1893, ...	32	1,002	10,358
1883, ...	24	202	3,992	1894, ...	32	677	6,597
1884, ...	27	226	3,542	1895, ...	28	384	4,899
1885, ...	25	133	4,512	1896, ...	30	382	4,899
1886, ...	21	149	3,481	1897, ...	30	403	4,859
1887, ...	23	97	1,866	1898, ...	32	527	6,061
1888, ...	21	80	1,369	1899, ...	32	542	6,810
1889, ...	23	169	3,485	1900, ...	36	545	7,144
1890, ...	28	279	5,070	1901, ...	30	545	7,564

TABLE 20.—RETURN of the Number of Outbreaks of SHEEP SCAB in Ireland which were reported to have occurred during the Year 1901, with the Number of Sheep reported to have been attacked by the Disease.

Fresh Outbreaks of Sheep Scab reported during the Year.			Fresh Outbreaks of Sheep Scab reported during the Year.		
PROVINCES.	Outbreaks.	Sheep attacked.	Districts of Local Authorities.	Outbreaks.	Sheep attacked.
ULSTER,	54	584	LEINSTER :		
MUNSTER,	179	1,797	County Borough of Dublin, ...	13	93
LEINSTER,	245	3,887	" Carlow,	14	169
CONNAUGHT,	67	1,296	" Dublin,	23	1,002
TOTAL FOR IRELAND, ...	545	7,564	" Kildare,	28	477
Districts of Local Authorities.			" Kilkenny,	8	97
ULSTER :			King's County,	15	184
County Antrim,	4	85	County Longford,	3	88
" Armagh,	9	188	" Louth,	1	5
" Cavan,	6	46	" Meath	22	205
" Donegal,	6	33	Queen's County,	13	118
" Down,	25	215	County Westmeath,	25	256
" Tyrone,	4	17	" Wexford,	55	897
MUNSTER :			" Wicklow,	26	297
County Clare,	6	27	CONNAUGHT :		
" Cork,	95	842	County Galway,	20	773
" Kerry,	20	177	" Mayo,	29	413
" Limerick,	22	179	" Roscommon,	10	33
" Tipperary(North Riding)	8	204	" Sligo,	8	77
" Tipperary(South Riding)	16	217	TOTAL,	545	7,564
" Waterford,	12	151			

PARASITIC MANGE.

TABLE 21.—NUMBER of Counties in Ireland in which PARASITIC MANGE was reported by the Inspectors of the Local Authorities, with the Number of Outbreaks reported and the Number of Animals attacked, from 1899* to 1901, inclusive.

YEARS.	Number of Administrative Counties reported from.	Outbreaks.	Animals attacked in each year.
1899,*	13	57	83
1900,	18	108	163
1901,	24	174	331

* The Parasitic Mange (Ireland) Order came into force on the 21st August, 1899.

EXPORTS AND IMPORTS
OF
ANIMALS.

ANIMALS EXPORTED

TABLE 23.—NUMBER of ANIMALS Exported from Ireland to

YEAR.	CATTLE.						-
	OXEN, BULLS, AND COWS.				Calves.	Total.	
	Fat Cattle.	Store Cattle for Fattening or Breeding Purposes.	Other Cattle.	Total.			
1878, . . .	245,944	416,759	4,954	667,657	61,564	729,221	
1879, . . .	247,897	320,244	6,845	574,986	66,384	641,370	
1880, . . .	232,905	417,203	2,812	652,920	68,471	721,391	
1881, . . .	279,125	250,899	3,701	533,725	37,832	571,557	
1882, . . .	291,777	427,798	3,006	722,581	59,693	782,274	
1883, . . .	229,603	278,518	1,819	509,940	46,927	556,867	
1884, . . .	255,026	387,352	2,220	644,598	71,245	715,843	
1885, . . .	243,348	342,988	1,884	588,170	52,300	640,470	
1886, . . .	285,156	388,917	1,247	675,320	42,069	717,389	
1887, . . .	331,119	302,878	2,283	636,280	32,973	669,253	
1888, . . .	282,537	405,540	2,941	691,018	47,698	738,716	
1889, . . .	248,362	372,682	1,432	622,476	47,367	669,843	
1890, . . .	216,339	360,758	1,152	578,249	53,449	631,698	
1891, . . .	240,183	323,075	3,985	567,243	63,559	630,802	
1892, . . .	256,538	305,397	6,278	568,213	56,290	624,503	
1893, . . .	316,344	313,545	8,473	643,362	45,307	688,669	
1894, . . .	330,748	422,534	7,805	761,087	65,867	826,954	
1895, . . .	302,555	414,859	5,622	723,036	68,571	791,607	
1896, . . .	274,472	349,800	3,837	628,109	58,451	681,560	
1897, . . .	259,173	419,302	5,043	683,518	62,494	746,012	
1898, . . .	278,770	460,903	4,101	743,774	59,588	803,362	
1899, . . .	278,064	442,921	6,219	727,204	45,068	772,272	
1900, . . .	275,450	427,891	7,442	710,783	34,736	745,519	
1901, . . .	261,690	344,954	6,269	612,913	29,725	642,638	

FROM IRELAND.

Great Britain during each of the Years from 1878 to 1901, inclusive.

SHEEP.			SWINE.			TOTAL CATTLE, SHEEP, AND SWINE.	YEAR.
Sheep.	Lamba.	Total.	Fat Swine.	Store Swine.	Total.		
446,639	196,371	642,999	401,167	69,380	470,547	1,842,767	1878
506,621	166,750	673,371	371,079	58,684	429,663	1,744,404	1879
502,806	211,957	714,763	333,653	39,337	372,990	1,809,044	1880
415,703	161,924	577,627	349,532	33,463	382,995	1,532,179	1881
392,848	164,556	558,404	453,443	49,463	502,906	1,843,584	1882
312,108	148,621	460,729	433,793	27,324	461,017	1,478,613	1883
355,466	177,819	533,285	437,227	19,451	456,678	1,705,806	1884
430,410	198,680	629,090	370,639	27,925	398,564	1,668,124	1885
492,983	240,230	734,213	391,509	29,776	421,285	1,872,887	1886
321,644	226,924	548,568	438,155	42,765	480,920	1,698,741	1887
400,836	236,748	637,584	495,680	49,292	544,972	1,921,272	1888
373,313	240,374	613,687	428,103	45,448	473,551	1,757,081	1889
387,320	249,761	636,981	543,417	59,745	603,162	1,871,841	1890
569,698	323,477	893,175	459,596	43,988	503,584	2,027,561	1891
713,916	368,549	1,082,465	457,977	42,974	500,951	2,207,919	1892
705,299	402,661	1,107,960	405,242	51,329	456,571	2,253,200	1893
574,471	382,680	957,151	515,647	69,320	584,967	2,369,022	1894
351,975	300,603	652,578	500,700	46,520	547,220	1,991,405	1895
397,164	340,142	737,306	574,677	35,912	610,589	2,029,455	1896
435,709	368,806	804,515	653,459	41,848	695,307	2,245,834	1897
449,558	382,900	832,458	556,723	32,062	588,785	2,225,605	1898
452,070	419,883	871,953	650,850	37,703	688,553	2,332,778	1899
478,081	384,182	862,263	673,847	41,355	715,202	2,322,984	1900
484,516	358,809	843,325	559,232	36,897	596,129	2,082,092	1901

(continued on next page.)

ANIMALS EXPORTED FROM IRELAND.

TABLE 23 (continued).—NUMBER of ANIMALS Exported from Ireland to Great Britain during each of the Years from 1878 to 1901, inclusive.

YEAR.	Goats.	HORSES.				Mules or Jennets.	Asses.	TOTAL ANIMALS.
		Stallions.	Mares.	Geldings.	Total.			
1878. .	4,454	67	6,918	10,956	17,941	18	302	1,865,482
1879. .	4,307	45	9,569	14,312	23,926	31	277	1,772,945
1880. .	4,094	76	13,217	19,008	32,301	38	573	1,846,050
1881. .	4,062	45	13,921	19,850	33,816	32	379	1,570,468
1882. .	5,256	67	11,711	16,460	28,238	19	372	1,877,469
1883. .	5,272	32	10,129	14,801	24,962	18	405	1,509,270
1884. .	5,440	74	10,722	16,290	27,086	19	607	1,738,958
1885. .	5,508	64	11,603	16,496	28,163	17	702	1,702,514
1886. .	6,171	43	12,497	16,239	28,779	25	823	1,908,685
1887. .	5,950	68	11,801	15,769	27,628	14	1,181	1,733,524
1888. .	4,472	67	12,388	17,373	29,828	18	1,086	1,956,676
1889. .	5,968	80	13,647	18,097	31,824	10	1,244	1,796,127
1890. .	7,798	105	14,625	19,422	34,152	17	1,296	1,915,104
1891. .	8,291	125	14,055	19,216	33,396	19	1,049	2,070,316
1892. .	7,465	113	14,377	18,191	32,681	6	863	2,248,934
1893. .	6,206	151	13,356	16,883	30,390	17	461	2,290,274
1894. .	6,605	163	14,484	18,942	33,589	19	678	2,409,913
1895. .	3,872	188	15,370	19,002	34,560	20	1,036	2,030,893
1896. .	3,807	191	18,046	21,619	39,556	181	2,313	2,075,612
1897. .	3,449	153	17,590	20,679	38,422	35	2,054	2,289,794
1898. .	3,539	150	18,200	20,454	38,804	11	2,266	2,270,225
1899. .	3,457	122	19,471	22,494	42,087	174	2,842	2,381,338
1900. .	1,849	103	16,320	19,183	35,606	67	2,379	2,362,785
1901. .	2,816	194	11,467	13,946	25,607	58	1,817	2,112,390

TABLE 24.—NUMBER of ANIMALS Exported from Ireland to Great Britain during the Year ended 31st December, 1901, showing the Ports of Embarkation in Ireland.

IRISH PORTS.	CATTLE.				
	Fat.	Stores.	Other Cattle.	Calves.	Total.
Ballina,	603	22	306	-	931
Belfast,	18,758	89,932	164	976	109,830
Coleraine,	54	403	-	-	517
Oork,	6,111	21,212	2,694	13,412	43,429
Drogheda,	28,172	14,051	-	4	42,227
Dublin,	159,560	110,569	1,302	7,910	279,341
Dundalk,	5,355	9,565	-	-	14,920
Dundrum (Down),	-	269	-	-	269
Greenore,	593	8,022	-	1	8,616
Larne,	1,052	21,532	2	2	22,588
Limerick,	1,865	2,249	-	81	4,195
Londonderry,	11,521	36,451	950	6,738	55,660
Newry,	1,424	1,705	-	-	3,129
Portrush,	10	1,624	7	-	1,641
Rosslare,	62	15	-	-	77
Sligo,	894	4,258	-	1	5,153
Waterford,	19,869	22,218	498	600	43,285
Warrenpoint,	-	-	-	-	-
Westport,	923	70	346	-	1,339
Wexford,	4,864	597	-	-	5,461
TOTAL,	261,690	344,954	6,269	29,725	642,638

[continued on next page.]

TABLE 25.—NUMBER of ANIMALS Exported from Ireland to Great Britain during the Year ended 31st December, 1901, showing the Ports of Debarcation in Great Britain.

BRITISH PORTS.	CATTLE.				
	Fat.	Stores.	Other Cattle.	Calves.	Total.
Ardrossan,	4,967	22,197	102	19	27,275
Ayr,	3,034	29,106	12	898	33,050
Barrow,	3,612	10,989	6	2	14,609
Bristol,	6,656	9,345	4	926	16,961
Cardiff,	-	2	-	-	2
Falmouth,	-	-	-	-	-
Fleetwood,	4,128	11,775	-	30	15,933
Glasgow,	26,302	87,812	4,360	13,991	132,465
Greenock,	983	1,716	18	17	2,734
Holyhead,	96,713	35,289	10	273	72,265
Liverpool,	129,871	71,663	1,736	4,667	207,937
London,	-	6	-	-	6
Manchester,	18,918	3,116	-	-	22,034
Millford,	8,294	13,573	19	8,842	30,728
Morecambe,	4,932	17,574	-	9	22,515
Newhaven,	-	10	-	-	10
Newport,	11	15	-	8	34
Plymouth,	2,229	42	-	1	2,272
Portsmouth,	-	-	-	-	-
Silloth,	8,399	6,739	-	-	15,138
Southampton,	1,576	62	-	40	1,678
Stranraer,	1,009	19,008	2	2	20,021
Whitehaven,	36	4,835	-	-	4,871
TOTAL,	261,690	344,954	6,269	29,725	642,638

[continued on next page.]

TABLE 24 (continued).—NUMBER of ANIMALS Exported from Ireland showing the Ports of

IRISH PORTS.	SHEEP.			SWINE.			Goats.
	Sheep.	Lambs.	Total.	Fat.	Stores.	Total.	
Ballina, ...	2,502	9,156	11,658	2,223	-	2,223	8
Belfast, ...	10,483	18,935	29,418	34,149	23,402	57,551	265
Coleraine, ...	466	100	566	71	1	72	-
Cork, ...	66,053	27,644	93,697	48,988	96	49,084	3
Drogheda, ...	40,832	45,867	86,699	16,769	323	17,092	36
Dublin, ...	236,964	184,945	401,929	278,175	339	278,514	42
Dundalk, ...	9,569	11,790	21,359	28,233	3,500	31,733	2,029
Dundrum (Down),	-	-	-	-	-	-	9
Greenore, ...	19,446	1,025	20,471	7,627	2,582	10,209	270
Larne, ...	1,211	879	2,090	280	4,780	5,040	2
Limerick, ...	110	41	151	-	-	-	-
Londonderry, ...	15,884	14,846	30,730	9,841	1,825	11,666	6
Newry, ...	3,168	5,727	8,895	3,122	-	3,122	142
Portrush, ...	122	540	662	1,316	41	1,357	-
Rosslare, ...	222	72	294	1,108	-	1,108	-
Sligo, ...	8,182	7,420	15,602	41,196	-	41,196	-
Waterford, ...	40,247	32,131	72,378	54,695	2	54,697	3
Warrenpoint, ...	-	200	200	-	-	-	-
Westport, ...	13,094	8,920	22,014	7,421	-	7,421	-
Wexford, ...	15,941	8,571	24,512	24,039	1	24,040	1
TOTAL, ...	484,516	358,809	843,325	559,232	36,897	596,129	2,816

TABLE 25 (continued).—NUMBER of ANIMALS Exported from Ireland showing the Ports of

BRITISH PORTS.	SHEEP.			SWINE.			Goats.
	Sheep.	Lambs.	Total.	Fat.	Stores.	Total.	
Ardrossan, ...	195	2,307	2,502	2,269	10,937	13,206	184
Ayr, ...	1,087	3,881	4,968	503	13,755	14,258	93
Barrow, ...	864	2,026	2,890	22,404	113	22,517	-
Bristol, ...	34,529	9,589	44,118	48,304	2	48,306	4
Cardiff, ...	-	-	-	-	-	-	-
Falmouth, ...	-	-	-	-	-	-	-
Fleetwood, ...	4,752	3,901	8,653	5,878	914	6,792	3
Glasgow, ...	5,801	10,817	16,618	32,466	1,771	34,237	10
Greenock, ...	123	49	172	197	66	263	1
Holyhead, ...	95,278	39,989	135,267	174,725	2,777	177,502	280
Liverpool, ...	250,247	238,845	489,092	188,813	4,104	192,917	2,056
London, ...	-	-	-	-	-	-	2
Manchester, ...	21,030	15,970	37,000	4,218	19	4,237	6
Milford, ...	59,416	28,065	87,501	39,360	-	39,360	2
Morecambe, ...	5,063	2,011	7,074	35,405	171	35,576	-
Newhaven, ...	-	-	-	-	-	-	-
Newport, ...	4,832	425	5,257	-	-	-	2
Plymouth, ...	4	-	4	486	-	486	-
Portsmouth, ...	-	-	-	-	-	-	-
Silloth, ...	535	327	862	149	-	149	-
Southampton, ...	281	-	281	3,627	-	3,627	-
Stranraer, ...	427	569	996	61	2,268	2,329	2
Whitehaven, ...	52	18	70	367	-	367	171
TOTAL, ...	484,516	358,809	843,325	559,232	36,897	596,129	2,816

ANIMALS EXPORTED.

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to Great Britain during the Year ended 31st December, 1901,
Embarkation in Ireland.

HORSES.				Mules or Jennets.	Asses.	Total Animals.	IRISH PORTS.
Stallions.	Mares.	Geldings.	Total.				
-	-	-	-	-	-	14,820	Ballina.
31	2,422	4,665	7,118	2	61	204,245	Belfast.
-	1	1	2	-	-	1,157	Coleraine.
6	764	1,424	2,194	-	497	188,904	Cork.
-	86	100	195	-	1	146,255	Drogheda.
147	3,765	3,532	7,444	24	25	967,319	Dublin.
-	1,054	705	1,759	22	787	72,639	Dundalk.
-	-	1	1	-	-	279	Dundrum (Down)
-	1,781	1,359	3,140	-	63	42,769	Greenore.
6	108	166	275	1	15	30,011	Larne.
-	1	8	9	-	-	4,355	Limerick.
1	212	317	630	-	6	98,698	Londonderry.
-	19	45	64	-	38	15,390	Newry.
-	4	10	14	-	-	3,674	Portrush.
-	-	-	-	-	-	1,479	Rosslare.
-	11	4	15	1	98	62,064	Sligo.
3	1,229	1,563	2,795	7	224	173,889	Waterford.
-	-	-	-	-	-	200	Warrenpoint.
-	6	10	16	-	-	30,790	Westport.
-	9	27	36	1	2	54,053	Wexford.
194	11,467	13,946	25,607	58	1,817	2,112,390	TOTAL.

to Great Britain during the Year ended 31st December, 1901,
Debarcation in Great Britain.

HORSES.				Mules or Jennets.	Asses.	Total Animals.	BRITISH PORTS.
Stallions.	Mares.	Geldings.	Total.				
1	324	802	1,127	-	11	44,305	Ardrossan.
6	135	369	610	-	15	52,894	Ayr.
-	246	626	874	-	1	40,891	Barrow.
1	797	1,110	1,908	2	288	111,567	Bristol.
-	-	-	-	-	-	2	Cardiff.
-	3	7	10	-	-	10	Falmouth.
13	1,006	1,639	2,658	-	1	34,040	Fleetwood.
19	537	950	1,506	2	112	184,950	Glasgow.
-	11	34	45	-	-	3,215	Greenock.
100	4,473	3,747	8,320	2	71	393,707	Holyhead.
29	2,343	2,231	4,603	25	1,118	897,748	Liverpool.
1	2	7	10	-	4	22	London.
10	79	80	169	22	1	63,469	Manchester.
4	1,191	1,803	2,998	-	139	160,723	Milford.
-	42	60	102	-	3	65,370	Morecambe.
-	1	1	2	-	-	12	Newhaven.
-	-	2	2	-	-	5,295	Newport.
-	13	18	31	4	2	2,799	Plymouth.
-	1	-	1	-	-	1	Portsmouth.
1	53	40	97	-	-	16,246	Silloth.
-	39	63	102	-	2	5,690	Southampton.
6	101	163	270	1	9	23,623	Stranraer.
-	70	192	262	-	40	5,781	Whitehaven.
194	11,467	13,946	25,607	58	1,817	2,112,390	TOTAL.

ANIMALS EXPORTED.

TABLE 26.—RETURN of the Number of ANIMALS exported from Ireland to Great Britain and the Isle of Man during the Year ended 31st December, 1901, showing the Ports of Debarkation in Great Britain and the Isle of Man, and the Ports in Ireland at which the Animals were shipped.

ARDROSSAN.

IRISH PORTS.	Cattle.	Sheep.	Swine.	Goats.	Horses.	Mules or Jennets.	Asses.	Total Animals.
Belfast, ...	25,905	2,343	10,947	—	991	—	—	40,186
Dundalk, ...	1,058	112	1,426	47	94	—	7	2,744
Newry, ...	312	47	833	137	42	—	4	1,375
Total, ...	27,275	2,502	13,206	184	1,127	—	11	44,205

AYR.

Belfast, ...	30,483	3,874	11,647	93	505	—	9	46,511
Larne, ...	2,567	1,094	2,711	—	5	—	6	6,383
Total, ..	33,050	4,968	14,258	93	510	—	15	52,894

BARROW.

Belfast, ...	14,609	2,890	22,517	—	874	—	1	40,891
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BRISTOL.

Belfast, ...	—	—	—	1	4	—	—	5
Cork, ...	2,044	16,490	8,513	—	814	—	83	27,864
Dublin, ...	126	102	351	—	222	—	1	802
Rosslare, ...	77	294	1,108	—	—	—	—	1,479
Waterford, ...	12,167	19,632	19,022	2	841	1	204	51,669
Wexford, ...	2,547	7,610	19,312	1	27	1	—	29,498
Total, ...	16,961	44,118	48,306	4	1,908	2	288	111,587

CARDIFF.

Cork, ...	2	—	—	—	—	—	—	2
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DOUGLAS.

Belfast, ...	193	40	19	10	43	—	—	305
Dublin, ...	96	712	—	—	—	—	—	808
Total, ...	289	752	19	10	43	—	—	1,113

TABLE 26.—RETURN of the Number of ANIMALS exported from Ireland to Great Britain and the Isle of Man during the Year ended 31st December, 1901, showing the Ports of Debarkation in Great Britain and the Isle of Man, and the Ports in Ireland at which the Animals were shipped.

FALMOUTH.

IRISH PORTS.	Cattle.	Sheep.	Swine.	Goats.	Horses.	Mules or Jennets.	Asses.	Total Animals.
Dublin, ...	—	—	—	—	10	—	—	10

FLEETWOOD.

Belfast, ...	14,006	5,063	6,133	3	2,638	—	1	27,845
Londonderry, ...	1,925	3,590	660	—	20	—	—	6,195
Total, ...	15,931	8,653	6,793	3	2,658	—	1	34,040

GLASGOW.

Ballina, ...	637	28	16	—	—	—	—	681
Belfast, ...	16,615	1,422	243	4	593	1	7	18,885
Coleraine, ...	513	521	55	—	2	—	—	1,091
Cork, ...	7,243	321	119	—	36	—	1	7,720
Drogheda, ...	138	28	26	—	—	—	—	192
Dublin, ...	62,493	2,633	10,462	1	662	—	2	66,143
Limerick, ...	4,195	151	—	—	9	—	—	4,355
Londonderry, ...	30,713	9,111	3,523	5	175	—	4	62,536
Portrush, ...	1,631	626	1,326	—	14	—	—	3,597
Sligo, ...	5,075	1,545	17,779	—	11	1	98	24,509
Waterford, ...	3,544	29	145	—	10	—	—	3,728
Westport, ...	668	303	238	—	4	—	—	1,213
Total, ...	132,465	16,618	34,237	10	1,506	2	112	184,960

GREENOCK.

Belfast, ...	810	3	6	1	45	—	—	865
Coleraine, ...	4	45	17	—	—	—	—	66
Dublin, ...	914	44	—	—	—	—	—	958
Londonderry, ...	906	44	209	—	—	—	—	1,249
Portrush, ...	10	36	31	—	—	—	—	77
Total, ...	2,734	172	263	1	45	—	—	3,215

HOLYHEAD.

Dublin, ...	63,649	114,796	167,293	10	5,180	2	8	350,938
Greenore, ...	8,516	20,471	10,200	270	3,140	—	63	42,760
Total, ...	72,265	135,267	177,502	280	8,320	2	71	393,707

TABLE 26.—RETURN of the Number of ANIMALS exported from Ireland to Great Britain and the Isle of Man during the Year ended 31st December, 1901, showing the Ports of Debarkation in Great Britain and the Isle of Man, and the Ports in Ireland at which the Animals were shipped.

LIVERPOOL.

IRISH PORTS.	Cattle.	Sheep.	Swine.	Goats.	Horses.	Mules or Jeannets.	Asses.	Total Animals.
Ballina, ...	294	11,630	2,207	8	—	—	—	14,139
Belfast, ...	2,788	13,563	5,792	1	1,191	1	3	23,339
Cork, ...	12,401	7,789	15,343	—	75	—	269	35,876
Drogheda, ...	42,089	86,671	17,071	36	195	—	1	146,063
Dublin, ...	110,515	243,578	64,369	23	1,079	—	9	419,573
Dundalk, ...	13,892	21,247	30,307	1,962	1,665	22	780	69,895
Londonderry, ...	4,858	13,925	3,046	1	245	—	—	22,075
Newry, ...	2,817	8,848	2,289	5	22	—	34	14,015
Sligo, ...	78	14,067	23,416	—	4	—	—	37,565
Warrenpoint, ...	—	200	—	—	—	—	—	200
Waterford, ...	14,620	23,971	17,167	—	106	2	20	60,886
Westport, ...	671	21,711	7,183	—	12	—	—	29,577
Wexford, ...	2,914	16,902	4,728	—	9	—	2	24,555
Total	207,937	489,092	192,917	2,066	4,603	25	1,118	897,748

LONDON.

Belfast, ...	—	—	—	—	5	—	—	5
Cork, ...	6	—	—	—	4	—	3	13
Dublin, ...	—	—	—	2	1	—	1	4
Total	6	—	—	2	10	—	4	22

MANCHESTER.

Dublin, ...	22,034	37,000	4,237	6	169	22	1	63,469
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MILFORD.

Cork, ...	17,834	63,755	20,997	1	1,165	—	139	103,891
Waterford, ...	12,894	23,746	18,363	1	1,833	—	—	56,837
Total	30,728	87,501	39,360	2	2,998	—	139	160,728

MORECAMBE.

Dublin, ...	14,447	3,014	31,653	—	12	—	1	49,127
Londonderry, ...	8,168	4,160	3,923	—	90	—	2	16,243
Total	22,615	7,074	35,576	—	102	—	3	65,370

TABLE 26.—RETURN of the Number of ANIMALS exported from Ireland to Great Britain and the Isle of Man during the Year ended 31st December, 1901, showing the Ports of Debarkation in Great Britain and the Isle of Man, and the Ports in Ireland at which the Animals were shipped.

NEWHAVEN.

IRISH PORTS.	Cattle.	Sheep.	Swine.	Goats.	Horses.	Mules or Jennets.	Asses.	Total Animals.
Belfast, ...	—	—	—	—	2	—	—	2
Waterford, ...	10	—	—	—	—	—	—	10
Total, ...	10	—	—	—	2	—	—	12

NEWPORT.

Oork, ...	24	5,257	—	2	2	—	—	5,285
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PEEL.

Belfast, ...	180	3,141	1	—	13	—	—	3,315
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PLYMOUTH.

Belfast, ...	—	—	—	—	1	—	—	1
Oork, ...	2,308	4	486	—	20	—	2	2,720
Dublin, ...	24	—	—	—	7	—	—	31
Waterford, ...	40	—	—	—	3	4	—	47
Total, ...	2,372	4	486	—	31	4	2	2,799

PORTSMOUTH.

Dublin, ...	—	—	—	—	1	—	—	1
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SILLOTH.

Dublin, ...	15,123	862	149	—	97	—	—	16,246
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ANIMALS EXPORTED.

TABLE 26—RETURN of the Number of ANIMALS exported from Ireland to Great Britain and the Isle of Man during the Year ended 31st December, 1901, showing the Ports of Debarkation in Great Britain and the Isle of Man, and the Ports in Ireland at which the Animals were shipped.

SOUTHAMPTON.

IRISH PORTS.	Cattle.	Sheep.	Swine.	Goats.	Horses.	Mules or Jennets.	Asses.	Total Animals.
Belfast, ...	10	190	—	—	8	—	—	208
Cork, ...	1,657	91	3,627	—	78	—	—	5,453
Dublin, ...	1	—	—	—	14	—	2	17
Waterford, ...	10	—	—	—	2	—	—	12
Total, ...	1,678	281	3,627	—	102	—	2	5,690

STRANRAER.

Larne, ...	20,021	906	2,329	2	270	1	9	23,628
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WHITEHAVEN.

Belfast, ...	4,602	70	367	162	261	—	40	5,502
Dundrum (Down),	269	—	—	9	1	—	—	279
Total, ...	4,871	70	367	171	262	—	40	5,781

TABLE 27—RETURN of the NUMBER of ANIMALS exported from Ireland to Great Britain and the Isle of Man during each Month of the Year ended 31st December, 1901.

NAME OF MONTH.	Cattle.	Sheep.	Swine.	Goats.	Horses.	Mules or Jennets.	Asses.	Total Animals.
January, ...	45,554	27,691	74,157	7	1,410	—	—	148,832
February, ...	39,419	20,968	62,322	15	1,114	—	5	123,843
March, ...	44,748	18,279	61,295	50	1,435	1	60	126,368
April, ...	46,741	18,405	49,123	885	2,251	1	106	117,532
May, ...	40,885	59,689	36,727	658	3,203	3	503	141,068
June, ...	30,186	122,943	22,330	589	2,464	2	484	178,906
July, ...	23,386	149,314	16,446	329	2,420	2	331	192,228
August, ...	41,753	166,822	23,296	205	2,700	1	195	234,974
September, ...	69,454	100,002	36,400	55	2,534	20	93	208,618
October, ...	109,065	79,151	59,750	23	2,612	1	6	260,606
November, ...	106,228	57,346	74,863	7	2,147	1	33	239,625
December, ...	46,668	26,605	79,368	3	1,373	26	1	154,044
Total, ...	642,067	847,218	596,149	2,326	25,063	58	1,817	2,116,818

TABLE 28.—NUMBER of ANIMALS Exported from Ireland to the Isle of Man during each of the Years from 1878 to 1901, inclusive.

YEAR.	CATTLE.					
	Oxen, Bulls, and Cows.				Calves.	Total.
	Fat Cattle.	Store Cattle for Fattening or Breeding purposes.	Other Cattle.	Total.		
1878.	.	353	.	353	26	379
1879.	.	154	.	154	86	240
1880.	.	659	7	666	17	683
1881.	.	539	.	539	.	539
1882.	.	566	.	566	27	593
1883.	.	416	.	416	57	473
1884.	.	332	.	332	335	667
1885.	8	432	10	450	26	476
1886.	101	763	.	864	5	869
1887.	39	436	.	465	16	481
1888.	23	799	.	822	4	826
1889.	10	646	.	656	9	665
1890.	2	458	.	460	4	464
1891.	60	533	.	593	17	610
1892.	.	24	.	24	22	46
1893.	40	636	.	676	42	718
1894.	94	780	.	874	14	888
1895.	168	415	.	583	8	591
1896.	205	510	.	715	1	716
1897.	137	690	.	827	30	857
1898.	74	704	.	778	24	802
1899.	156	535	.	691	31	722
1900.	192	404	.	596	20	616
1901.	110	324	.	434	15	449

[continued on next page.]

ANIMALS EXPORTED.

TABLE 28 (continued).—NUMBER of ANIMALS Exported from
1878 to 1901.

YEAR.	SHEEP.			SWINE.			Total Cattle, Sheep, and Swine.
	Sheep.	Lambs.	Total.	Fat Swine.	Mixed Swine.	Total.	
1878, . . .	184	.	184	1	11	12	478
1879, . . .	400	30	430	.	.	.	670
1880, . . .	822	50	872	.	.	.	1,255
1881, . . .	1,544	223	1,827	1	.	1	2,277
1882, . . .	762	.	762	.	.	.	1,255
1883, . . .	178	.	178	.	.	.	451
1884, . . .	.	.	.	.	.	.	647
1885, . . .	37	2	39	.	20	30	545
1886, . . .	182	66	248	1	6	7	1,124
1887, . . .	179	91	270	.	6	6	757
1888, . . .	179	331	510	.	26	26	1,363
1889, . . .	619	72	691	.	.	.	1,349
1890, . . .	1,841	640	2,481	.	.	.	2,945
1891, . . .	458	909	1,367	.	9	2	1,979
1892, . . .	338	1,375	2,243	.	.	.	2,309
1893, . . .	933	1,094	2,227	2	.	9	2,947
1894, . . .	142	1,738	1,880	.	15	15	2,763
1895, . . .	235	2,290	2,525	.	.	.	4,116
1896, . . .	449	2,465	2,934	.	.	.	3,344
1897, . . .	960	4,049	5,749	10	14	24	6,630
1898, . . .	210	2,170	2,380	.	10	10	2,470
1899, . . .	144	2,781	2,925	.	7	7	4,484
1900, . . .	329	4,111	4,440	.	59	59	5,109
1901, . . .	225	2,043	2,268	1	19	20	4,382

ANIMALS EXPORTED.

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Ireland to the Isle of Man during each of the Years from inclusive.

Goats.	• HORSES.				Mules or Jennets	Asses.	Total Animals.	YEAR.
	Stal- lions.	Mares.	Geldings.	Total.				
.	..	1	3	4	.	1	480	1878.
3	.	3	2	5	.	.	678	1879.
1	.	6	8	14	.	.	1,370	1880
68	.	50	36	86	.	8	2,539	1881.
11	.	14	36	52	.	.	1,418	1882.
13	.	38	55	93	.	.	757	1883.
3	.	39	69	101	1	1	772	1884.
13	.	73	59	132	.	.	690	1885.
34	1	68	100	164	.	1	1,395	1886.
17	.	45	48	93	.	3	870	1887.
5	.	48	62	110	.	.	1,477	1888.
77	1	47	39	87	.	1	1,514	1889.
17	.	35	43	78	.	6	3,046	1890.
72	.	68	97	165	.	13	2,329	1891.
.	.	104	96	200	.	6	2,515	1892.
18	1	31	46	78	.	4	3,047	1893.
31	.	46	50	96	.	1	2,901	1894.
56	.	46	77	123	1	3	4,299	1895.
67	10	66	71	147	.	5	4,369	1896.
48	.	35	45	80	.	1	6,759	1897
30	.	33	48	81	.	3	4,395	1898
1	.	67	68	135	.	.	4,790	1899.
.	.	30	38	48	.	.	5,157	1900.
10	1	30	35	56	.	.	4,428	1901.

TABLE 29.—NUMBER of ANIMALS Exported from Ireland to the Isle of Man during the Year ended 31st December, 1901, showing the Ports of Embarkation in Ireland.

PORTS OF EMBARKATION.	CATTLE.								
	Fat.	Stores.	Other Cattle.	Calves.	Total.				
Belfast,	84	304	.	15	383				
Dublin,	76	90	.	.	96				
Total,	110	324	.	15	449				
	SHEEP.			SWINE.			Goats.		
	Sheep.	Lambs.	Total.	Fat.	Stores.	Total.			
Belfast,	184	2,997	3,181	1	19	20	16		
Dublin,	41	671	712	.	.	.	.
Total,	225	3,668	3,893	1	19	20	16		
	HORSES.				Mules or Jennets.	Asses.	Total Animals.		
	Stallions.	Mares.	Geldings.	Total.					
Belfast,	1	20	35	56	.	.	3,620		
Dublin, . . . . .	.	.	.	.	.	.	806		
Total,	1	20	35	56	.	.	4,426		

TABLE 30.—NUMBER of ANIMALS Exported from Ireland to the Isle of Man during the Year ended 31st December, 1901, showing the Ports of Debarkation in the Isle of Man.

PORTS OF DEBARKATION.	CATTLE.								
	Fat.	Stores.	Other Cattle.	Calves.	Total.				
Douglas,	III	174	.	5	289				
Peel, . . . . .	.	160	.	10	160				
Total,	110	324	.	15	449				
	SHEEP.			SWINE.			Goats.		
	Sheep.	Lambs.	Total.	Fat.	Stores.	Total.			
Douglas,	67	686	752	.	19	19	III		
Peel,	158	2,993	3,141	1	.	1	.		
Total,	225	3,668	3,893	1	19	20	10		
	HORSES.				Mules or Jennets.	Asses.	Total Animals.		
	Stallions.	Mares.	Geldings.	Total.					
Douglas, . . . . .	.	15	28	43	.	.	1,113		
Peel,	1	6	7	13	.	.	3,313		
Total,	1	20	35	56	.	.	4,426		

TABLE 31.—NUMBER of HORSES Exported from Ireland, through Great Britain, to the Colonies and Foreign Countries, during the Year ended 31st December, 1901, showing the Ports in Ireland from which such Horses were sent.

	Number of Horses.			
	Stallions.	Mares.	Geldings.	Total.
Belfast,	1	306	258	565
Cork,	1	2	2	5
Dublin,	4	296	334	634
Dundalk, . . . .	.	54	77	131
Greenore, . . . .	.	828	523	1,350
Larne, . . . .	.	.	1	1
Waterford,	1	96	106	203
Total,	7	1,583	1,300	2,889

NOTE.—36 Horses (63 Mares and 35 Geldings) were exported *direct* from the Port of Greenore to Antwerp.

ANIMALS IMPORTED

TABLE 32—NUMBER of ANIMALS Imported into Ireland

YEAR.	CATTLE.						SHEEP.		
	Oxen, Bulls, and Cows.				Calves	Total.	Sheep.	Lamba.	Total
	Fat Cattle.	Store Cattle for Fattening or Breeding purposes.	Other Cattle.	Total					
1878, .	441	407	7	855	826	1,681	11,406	7,449	18,855
1879, .	802	579	73	1,454	971	2,425	14,854	1,764	16,618
1880, .	1,291	562	1	1,854	485	2,339	17,017	4,433	21,450
1881, .	280	308	1	590	34	624	23,977	6,755	30,732
1882, .	1	302	.	303	40	343	23,962	3,892	27,854
1883, .	7	25	.	32	3	35	1,966	2,846	4,812
1884, .	176	254	.	430	18	448	22,803	4,697	27,500
1885, .	1,292	552	1	1,845	114	1,960	25,912	1,716	27,628
1886, .	478	625	.	1,103	129	1,232	16,958	4,893	21,851
1887, .	152	438	.	590	39	629	15,077	18,961	34,038
1888, .	17	180	.	197	24	221	21,071	19,051	40,122
1889, .	11	405	.	416	52	468	18,994	20,797	39,791
1890, .	.	452	.	452	758	1,210	14,925	19,362	34,287
1891, .	1	268	4	273	83	356	9,316	6,169	15,485
1892, .	.	106	.	106	6	112	3,627	3,384	7,011
1893, .	.	326	2	328	31	359	7,296	3,112	10,408
1894, .	4	208	.	212	22	234	9,093	8,599	17,692
1895, .	.	329	1	330	32	362	10,995	6,431	17,426
1896, .	.	359	.	359	32	391	12,888	11,662	24,550
1897, .	.	459	.	459	39	498	18,641	4,553	23,194
1898, .	.	384	.	384	37	421	20,650	3,960	24,610
1899, .	.	548	.	548	108	656	26,858	12,527	39,385
1900, .	.	139	.	139	23	162	1,876	35	1,911
1901, .	.	549	.	549	62	611	20,639	10,606	31,245

ANIMALS IMPORTED.

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INTO IRELAND.

during each of the Years from 1878 to 1901, inclusive.

SWINE.			Total Cattle, Sheep, and Swine.	Goats.	HORSES.				Mules or Jen- nets.	Asses.	Total Anim- als.	YEAR.
Fat Swine.	Store Swine.	Total.			Stal- lions.	Mares.	Geld- ings.	Total.				
248	66	314	20,850	5	23	826	1,742	2,591	7	8	23,461	1878
105	42	147	19,190	11	18	537	1,372	1,927	10	7	21,145	1879
12	230	242	24,031	31	13	742	1,526	2,281	17	8	26,368	1880
1	373	374	31,730	4	17	797	1,620	2,424	2	5	34,175	1881
2	37	39	28,336	30	23	761	1,832	2,666	12	7	30,951	1882
.	8	8	4,855	5	21	588	1,353	1,967	6	7	6,840	1883
2	28	30	27,978	29	17	652	1,466	2,135	7	8	30,157	1884
29	79	108	29,697	34	37	946	1,510	2,493	7	11	32,242	1885
3	131	134	23,320	24	27	1,014	1,431	2,472	15	3	25,734	1886
10	149	159	34,826	32	56	1,369	1,846	3,271	40	9	36,178	1887
2	151	153	40,496	32	42	982	1,456	2,480	15	6	43,029	1888
7	154	161	40,420	9	48	1,186	1,762	2,996	9	9	43,443	1889
2	137	139	35,636	9	54	1,150	2,009	3,213	20	26	38,904	1890
15	143	158	15,999	41	102	1,526	2,509	4,137	5	37	20,219	1891
1	29	30	7,153	11	88	1,472	2,175	3,735	7	16	10,922	1892
10	149	159	10,926	47	131	1,570	2,170	3,871	.	3	14,547	1893
.	6	6	17,937	35	131	1,524	2,309	3,964	1	9	21,946	1894
.	.	.	17,788	30	83	1,778	2,692	4,553	5	19	22,415	1895
.	23	23	25,969	15	156	2,251	3,146	5,553	4	22	31,563	1896
.	57	57	33,749	13	92	2,171	3,023	5,266	5	48	29,121	1897
.	126	126	25,157	36	97	2,329	3,370	5,796	2	7	30,998	1898
.	9	9	40,045	89	133	2,821	3,842	6,596	2	18	46,750	1899
.	5	5	2,078	7	146	3,367	4,313	7,736	12	12	9,835	1900
2	45	47	31,903	5	191	4,725	5,633	10,549	21	7	42,485	1901

TABLE 33.—NUMBER of ANIMALS Imported into Ireland from
showing the Ports of

IRISH PORTS.	CATTLE.					SHEEP.		
	Fat.	Stores.	Other Cattle.	Calves.	Total.	Sheep.	Lambs.	Total.
Ballina, ...	-	-	-	3	3	1	-	1
Belfast, ...	-	122	-	24	146	10,162	876	11,028
Coleraine, ...	-	-	-	-	-	519	261	780
Cork, ...	-	10	-	-	10	93	12	105
Drogheda, ...	-	1	-	-	1	40	-	40
Dublin, ...	-	188	-	16	204	7,535	4,310	11,835
Dundalk, ...	-	2	-	4	6	18	-	18
Dundrum (Down), ...	-	-	-	-	-	-	-	-
Greenore, ...	-	20	-	-	20	1	-	1
Larne, ...	-	122	-	2	124	1,243	923	2,166
Limerick, ...	-	-	-	-	-	70	196	266
Londonderry, ...	-	35	-	10	45	320	3,370	3,690
Newry, ...	-	4	-	-	4	310	175	515
Portrush, ...	-	2	-	-	2	19	230	249
Silgo, ...	-	1	-	-	1	6	251	257
Waterford, ...	-	42	-	3	45	287	2	289
Westport, ...	-	-	-	-	-	5	-	5
Wexford, ...	-	-	-	-	-	-	-	-
TOTAL, ...	-	549	-	62	611	20,639	10,606	31,245

TABLE 34.—NUMBER of ANIMALS Imported into Ireland from
showing the Ports of

BRITISH PORTS.	CATTLE.					SHEEP.		
	Fat.	Stores.	Other Cattle.	Calves.	Total.	Sheep.	Lambs.	Total.
Ardrossan, ...	-	15	-	1	16	1,882	215	2,097
Ayr, ...	-	4	-	-	4	8,161	1,374	9,435
Barrow, ...	-	8	-	-	8	-	-	-
Bristol, ...	-	27	-	2	29	31	13	44
Cardiff, ...	-	-	-	-	-	-	-	-
Falmouth, ...	-	-	-	-	-	-	-	-
Fleetwood, ...	-	2	-	-	2	-	1	1
Glasgow, ...	-	290	-	38	318	8,608	7,713	16,321
Greenock, ...	-	3	-	2	5	91	107	198
Holyhead, ...	-	54	-	2	56	173	24	197
Liverpool, ...	-	20	-	12	32	101	3	104
London, ...	-	1	-	-	1	-	-	-
Manchester, ...	-	-	-	-	-	-	-	-
Milford, ...	-	2	-	-	2	111	2	113
Morecambe, ...	-	3	-	1	4	-	263	263
Plymouth, ...	-	1	-	-	1	-	-	-
Portsmouth, ...	-	-	-	-	-	-	-	-
Silloth, ...	-	2	-	-	2	660	513	1,173
Southampton, ...	-	5	-	2	7	-	-	-
Stranraer, ...	-	122	-	2	124	831	378	1,199
Whitehaven, ...	-	-	-	-	-	-	-	-
TOTAL, ...	-	549	-	62	611	20,639	10,606	31,245

ANIMALS IMPORTED.

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Great Britain during the Year ended 31st December, 1901,
Debarcation in Ireland.

SWINE.			Goats.	HORSES.				Mules or Jennets.	Asses.	Total Animals.	IRISH PORTS.
Fat.	Stores.	Total.		Stal- lions.	Mares.	Geld- ings.	Total.				
-	-	-	-	-	10	2	12	-	-	16	Ballina.
-	8	8	3	31	805	1,684	2,520	21	2	13,728	Belfast.
-	-	-	-	-	17	17	34	-	-	814	Coleraine.
-	13	13	-	7	135	371	561	-	-	689	Cork.
-	-	-	-	-	22	47	69	-	-	110	Drogheda.
2	18	20	2	121	2,045	1,791	3,957	-	3	16,021	Dublin.
-	-	-	-	-	200	185	385	-	-	409	Dundalk.
-	-	-	-	-	-	-	-	-	-	-	Dundrum (Down)
-	-	-	-	3	237	103	413	-	1	465	Greenore.
-	1	1	-	17	195	159	371	-	1	2,663	Larne.
-	-	-	-	-	4	7	11	-	-	277	Limerick.
-	4	4	-	6	456	689	1,131	-	-	4,370	Londonderry.
-	-	-	-	-	58	78	136	-	-	655	Newry.
-	-	-	-	-	60	48	108	-	-	359	Portrush.
-	-	-	-	-	96	85	181	-	-	439	Sligo.
-	1	1	-	5	257	213	475	-	-	810	Waterford.
-	-	-	-	1	15	10	26	-	-	31	Westport.
-	-	-	-	-	65	64	129	-	-	129	Wexford.
2	45	47	5	191	4,725	5,633	10,549	21	7	42,485	TOTAL.

Great Britain during the Year ended 31st December, 1901,
Embarkation in Great Britain.

SWINE.			Goats.	HORSES.				Mules or Jennets.	Asses.	Total Animals.	BRITISH PORTS.
Fat.	Stores.	Total.		Stal- lions.	Mares.	Geld- ings.	Total.				
-	1	1	-	4	142	236	372	-	-	2,486	Ardrossan.
-	-	-	2	8	47	98	148	-	-	9,589	Ayr.
-	-	-	-	-	8	22	30	-	-	38	Barrow.
-	1	1	-	1	79	113	193	20	-	287	Bristol.
-	-	-	-	-	6	4	10	-	-	10	Cardiff.
-	-	-	-	-	4	2	6	-	-	6	Falmouth.
-	1	1	1	11	312	620	943	-	1	949	Fleetwood.
-	9	9	-	33	992	1,232	2,257	1	-	13,906	Glasgow.
-	-	-	-	1	44	43	88	-	-	291	Greenock.
-	-	-	2	76	1,495	1,063	2,634	-	4	2,893	Holyhead.
2	31	33	-	17	721	1,132	1,870	-	1	2,040	Liverpool.
-	-	-	-	-	8	11	19	-	-	20	London.
-	-	-	-	1	41	51	93	-	-	93	Manchester.
-	1	1	-	7	256	295	558	-	-	674	Milford.
-	-	-	-	-	24	33	57	-	-	424	Morecambe.
-	-	-	-	-	66	116	182	-	-	183	Plymouth.
-	-	-	-	-	-	2	2	-	-	2	Portsmouth.
-	-	-	-	15	296	419	732	-	-	1,907	Silloth.
-	-	-	-	-	5	5	10	-	-	17	Southampton.
-	1	1	-	17	174	146	337	-	1	1,662	Stranraer.
-	-	-	-	-	3	5	8	-	-	8	Whitehaven.
2	45	47	5	191	4,725	5,633	10,549	21	7	42,485	TOTAL.

ANIMALS IMPORTED.

TABLE 35.—RETURN of the Number of Animals Imported into Ireland from Great Britain and the Isle of Man during each Month of the Year ended 31st December, 1901.

MONTH.	Cattle.	Sheep.	Swine.	Goats.	Horses.	Mules or Jennets.	Asses.	Total Animals.
January,	53	221	-	4	685	-	-	963
February,	63	520	-	-	716	-	-	1,299
March,	59	78	-	-	828	1	-	966
April,	36	31	-	-	654	-	-	731
May,	36	609	-	-	686	-	-	1,281
June,	37	1,192	-	-	1,047	-	1	2,277
July,	38	167	18	-	1,582	20	2	1,807
August,	33	6,584	1	-	1,469	-	1	8,088
September,	57	13,189	14	1	765	-	-	14,026
October,	144	7,607	4	-	815	-	1	8,571
November,	45	701	5	-	706	-	1	1,458
December,	21	266	5	-	655	-	1	1,038
Total,	613	31,245	47	5	10,558	21	7	42,495

TABLE 36.—NUMBER of HORSES Imported into Ireland through Great Britain from the Colonies and Foreign Countries during the Year ended 31st December, 1901 showing the Ports of Debarkation in Ireland.

IRISH PORTS.	Number of Horses.			
	Stallions.	Mares.	Geldings.	Total.
Belfast, . . .	2	72	224	298
Cork, . . .	-	-	2	2
Dublin, . . .	13	262	429	704
Waterford, . .	1	4	1	6
Westport, . .	1	14	8	23
Wexford, . . .	-	3	21	24
Total, . . .	17	375	785	1,177

TABLE 37.—NUMBER of HORSES Imported direct into Ireland from the Colonies and Foreign Countries during the Year ended 31st December, 1901, showing the Ports of Debarkation.

IRISH PORTS.	Number of Horses.			
	Stallions.	Mares.	Geldings.	Total.
Belfast, . . .	-	10	22	32

TABLE 38.—RETURN of ANIMALS Imported into Ireland
1879 to 1901.

YEAR.	CATTLE.						SHEEP.		
	Oxen, Bulls, and Cows.				Calves.	Total.	Sheep.	Lambs.	Total.
	Fat Cattle.	Store Cattle for Fattening or Breeding purposes.	Other Cattle.	Total.					
1879, .	-	-	-	-	-	-	-	-	-
1880, .	-	-	-	-	-	-	-	-	-
1881, .	-	1	-	1	-	1	-	-	-
1882, .	-	-	-	-	-	-	42	-	42
1883, .	-	-	-	-	-	-	-	-	-
1884, .	-	-	-	-	-	-	28	1	29
1885, .	-	-	-	-	-	-	96	-	96
1886, .	-	-	-	-	-	-	-	-	-
1887, .	-	-	-	-	-	-	-	-	-
1888, .	-	-	-	-	-	-	7	-	7
1889, .	-	-	-	-	-	-	-	-	-
1890, .	-	-	-	-	-	-	-	-	-
1891, .	-	-	-	-	-	-	4	-	4
1892, .	-	-	-	-	-	-	-	-	-
1893, .	-	-	-	-	-	-	-	-	-
1894, .	-	-	-	-	-	-	-	-	-
1895, .	-	-	-	-	-	-	11	-	11
1896, .	-	-	-	-	-	-	17	-	17
1897, .	-	-	-	-	-	-	-	-	-
1898, .	-	-	-	-	-	-	-	-	-
1899, .	-	-	-	-	-	-	-	-	-
1900, .	-	-	-	-	-	-	-	-	-
1901, .	-	1	-	1	-	-	-	-	-

TABLE 39.—RETURN of the NUMBER of ANIMALS Imported into Ireland
showing the Ports

PORTS OF DEBARMENT.	CATTLE.					SHEEP.		
	Fat.	Store.	Other Cattle.	Calves.	Total.	Sheep.	Lambs.	Total.
Belfast, . .	-	-	-	-	-	-	-	-
Dublin, . .	-	1	-	-	1	-	-	-
Total, . .	-	1	-	-	1	-	-	-

ANIMALS IMPORTED.

83

from the Isle of Man during each of the Years from
inclusive.

SWINE.			Total Cattle, Sheep, and Swine	Goats.	HORSES.				Mules or Jen- nets.	Asses.	Total Ani- mals.	YEAR.
Fat Swine.	Store Swine.	Total.			Stal- lions.	Mares	Geld- ings.	Total.				
-	-	-	-	-	-	2	4	6	-	-	6	1879
-	-	-	-	-	-	-	2	2	-	-	2	1880
-	-	-	1	-	-	3	1	4	-	-	5	1881
-	-	-	42	-	-	-	1	1	-	-	43	1882
-	-	-	-	-	-	-	-	-	-	-	-	1883
-	-	-	29	-	-	1	4	5	-	-	34	1884
-	-	-	96	-	-	4	2	6	-	-	102	1885
-	-	-	-	-	-	2	4	6	-	-	6	1886
-	-	-	-	-	-	1	1	2	-	-	2	1887
-	-	-	7	-	-	4	7	11	-	-	19	1888
-	-	-	-	-	-	5	1	6	-	-	6	1889
-	-	-	-	-	1	4	3	8	-	-	8	1890
-	-	-	4	-	-	2	8	10	-	-	14	1891
-	-	-	-	-	-	4	22	26	-	-	26	1892
-	-	-	-	-	-	1	1	2	-	-	2	1893
-	-	-	-	-	1	3	4	8	-	-	8	1894
-	-	-	11	-	1	3	2	6	-	-	17	1895
-	-	-	17	-	-	3	4	7	-	-	24	1896
-	-	-	-	-	-	2	3	5	-	-	5	1897
-	-	-	-	-	-	-	3	3	-	-	3	1898
-	-	-	-	-	-	-	1	1	-	-	1	1899
-	-	-	-	-	-	1	-	1	-	-	1	1900
-	-	-	1	-	-	1	8	9	-	-	10	1901

from the Isle of Man during the Year ended 31st December, 1901.
of Debarkation.

SWINE.			Goats.	HORSES.				Mules or Jen- nets.	Asses.	Total Ani- mals.	PORT OF DEBARKATION.
Fat.	Stores.	Total.		Stal- lions.	Mares.	Geld- ings.	Total.				
-	-	-	-	-	1	8	9	-	-	9	Belfast.
-	-	-	-	-	-	-	-	-	-	1	Dublin.
-	-	-	-	-	1	8	9	-	-	10	Total.

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LIFE ASSURANCE COMPANIES.

STATEMENTS OF ACCOUNTS

AND OF

LIFE ASSURANCE AND ANNUITY BUSINESS.

AND

ABSTRACTS OF ACTUARIAL REPORTS,

DEPOSITED WITH THE BOARD OF TRADE,

UNDER SECTION 10 OF

“THE LIFE ASSURANCE COMPANIES ACT, 1870,”

During the Year ended 31st December 1901.

(Presented pursuant to Act 33 & 34 Vict., Cap. 61, Section 24, and Act 35 & 36 Vict., Cap. 41, Section 3.)

*Ordered, by The House of Commons, to be Printed,
8 April 1902.*

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1902.

THE UNIVERSITY OF CHICAGO

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LIFE ASSURANCE COMPANIES.

STATEMENTS of ACCOUNTS and of LIFE ASSURANCE and ANNUITY BUSINESS, and
ABSTRACTS of ACTUARIAL REPORTS deposited with the Board of Trade, under "The
Life Assurance Companies Act, 1870," during the Year 1901.

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* The last Valuation Return was deposited during the year mentioned, and will be found in the Blue Book issued in the early part of the following year.

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Scottish Provident - - - - -	14	31 Dec. 1900	1895
Scottish Temperance (Limited) - - - - -	164	31 Dec. 1900	1898
Scottish Union and National - - - - -	84	31 Dec. 1900	1900
Scottish Widows' Fund - - - - -	38	31 Dec. 1900	1895
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Star - - - - -	32	31 Dec. 1900	1899
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United Provident (Limited) (eighteen months) - - - - -	370	30 June 1901	—
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Summary of the Life Assurance and Annuity Revenue Accounts, and of the General Balance Sheets, page 461.

Summary of Assurances in force, page 476.

A C C O U N T S

PRESENTED UNDER

Act 33 and 34 Vict., Cap. 61, Section 24.

VICTORIA MUTUAL ASSURANCE SOCIETY (LIMITED).

(Third and Fourth Schedules.)

REVENUE ACCOUNTS

Of the Victoria Mutual Assurance Society (Limited), for the Year ending 31st December 1900.

I.—LIFE ASSURANCE ACCOUNT.

Amount of Life Assurance Fund at the beginning of the Year	£.	s.	d.	Claims (no Re-assurances) under Life Policies, including Bonuses, viz.:	£.	s.	d.
	108,204	11		Death	4,527	18	3
Life Premiums	11,840	13	3	Sums payable in Lifetime	1,400		
Endowment Premiums	98	17	8	Surrenders			177 12 4
	11,939	10	11	Commission			929 18 4
Less Re-assurances	245	5	6	Expenses of Management, viz., Rent, Directors' Fees, Auditors' Fees, Office Salaries, Printing, Stationery, Law Charges, Travelling, Advertising, Postages, Money Orders, Coals, Gas, Housekeeper, Petty Cash, Medical Fees, and Policy Stamps			1,775 15 1
Interest				Income Tax on Interest			201 2 5
Fines and Fees				Bad and Doubtful Debts			17 2 6
				Amount of Life Assurance Fund at the end of the Year, as per Fourth Schedule			106,137 13 9
	£.	115,257	2 8		£.	115,257	2 8

II.—HEALTH ASSURANCE ACCOUNT.

(Business effected many years prior to the incorporation of the Society. Nearly all the contracts cease upon Members attaining the age of 65. Memorandum of Association does not permit the issue of new Health Assurance contracts.)

Amount of Health Assurance Fund at the beginning of the Year	£.	s.	d.	Claims	£.	s.	d.
	2,592	14			130	13	9
Premiums	83	12	3	Expenses of Management			35 10 3
Interest	90	2	4	Amount of Health Assurance Fund at the end of the Year as per Fourth Schedule			2,594 4 7
	£.	2,766	8 7		£.	2,766	8 7

BALANCE SHEET

Of the Victoria Mutual Assurance Society, Limited, on 31st December 1900.

LIABILITIES.	£.	s.	d.	ASSETS.	£.	s.	d.
Life Assurance Fund	105,073	14	3	Mortgages on Property in England	3,373	6	8
Life Assurance Fund, viz., Investment Contingency Fund, being accumulated Profits realised on Sale of Securities, with Interest earned	1,063	19	6	Loans on the Society's Policies within their Surrender Values	3,663	2	8
Health Assurance Fund:				Investments:			
(Business effected many years prior to the incorporation of the Society. Nearly all the contracts cease upon Members attaining the age of 65. Memorandum of Association does not permit the issue of new Health Assurance Contracts.)				British Government Securities	490	1	3
	106,137	13	9	Foreign Government Securities	23,499	6	3
	2,594	4	7	Railway Preference and Ordinary Stock	3,073	6	2
	£.	108,731	18 4	Railway Mortgage Bonds	27,287	16	10
				Municipal Bonds and Debentures	13,062	10	
				Harbour Board Bonds	2,068		
				Debentures and Debenture Stock of Gas, and other Companies	14,608	18	
				Freehold Ground Rents	14,323	11	3
				Outstanding Interest	194	17	6
				Furniture	283	6	9
				Agents' Balances	322	10	
				Outstanding Premiums	128		
				Cash:			
				At Bankers'	1,403	14	11
				In hand	324	10	1
	£.	108,731	18 4		£.	108,731	18 4

Alfred H. New, Chairman by rotation.

F. M. Harkins, { Directors.

W. F. Rolfe,

Arthur J. Cook, Secretary and Principal Officer.

In accordance with the provisions of the Company's Act 1900, we certify that all our requirements as Auditors have been complied with, and we report to the Members that we have examined the above Revenue Accounts and Balance Sheet for the year ending 31st December 1900, and found them correct and sufficiently vouched, and in our opinion the Balance Sheet is properly drawn up so as to exhibit a true and correct view of the state of the Company's affairs as shown by the books of the Company. We have examined the Securities held by the Society and find the same in order.

27th January 1901.

J. Henry Champness, Fellow of Chartered Accountants, } Auditors.
Thos. Borden Green,

NATIONAL MUTUAL LIFE ASSOCIATION OF AUSTRALASIA (LIMITED).

(First and Second Schedules.)

REVENUE ACCOUNT

Of the National Mutual Life Association of Australasia (Limited), for the Year ending
30th September 1900.

	£.	s.	d.		£.	s.	d.
Amount of Funds at the beginning of the year	2,951,501	16	8	Claims under policies (after deduction of sums re-assured)	230,466	18	3
Premiums	370,150	12	3	Surrenders	62,209	9	8
Consideration for annuities granted	9,080	12	1	Annuities	2,297	6	3
Interest and dividends	144,764	4	6	Commission	22,631	2	5
Fees	125	8	-				
				Expenses of Management:			
				Salaries	22,328	4	11
				Directors' Fees	4,113	17	10
				Auditors' Fees	600	6	-
				Rent	4,498	11	4
				Printing and Stationery	2,172	2	1
				Office Expenses and Postage	3,833	3	3
				Branch and Agency Inspection	2,067	5	10
				Medical Fees	5,808	9	7
				Expenses of Travelling			
				Agents	14,705	-	6
				Law Costs	355	5	8
				Advertising	1,843	14	2
				Amount written off Furniture and Fittings	862	18	4
				License Fees and Taxes	1,746	9	2
				Amalgamation Expenses	212	7	8
					65,147	16	4
				Amount of Funds at the end of the year, as per Second Schedule	3,092,870	-	7
£.	3,475,622	13	6	£.	3,475,622	13	6

BALANCE SHEET

Of the National Mutual Life Association of Australasia (Limited), on the 30th September 1900.

LIABILITIES.	£.	s.	d.	ASSETS.	£.	s.	d.
Assurance Fund	3,092,870	-	7	Mortgages on Property out of the United Kingdom	1,632,155	2	1
Total Funds as per first Schedule	3,092,870	-	7	Loans on the Company's Policies	463,482	4	9
Investment Fluctuation Reserve	83,040	11	11	Investments:			
Claims Admitted but not paid	52,202	4	4	British Government Securities	8,725	12	-
				Indian and Colonial Government Securities	60,053	16	9
Amounts held on Deposit, and accrued Interest thereon	1,134	8	11	House Property	410,318	19	2
Deposits on Proposals	1,480	4	3	Melbourne and Metropolitan Board of Works Debentures	19,746	13	-
Medical Fees	1,278	17	10	Reversionary Interests	68,074	5	7
Directors' Fees	143	15	-	Loans on Reversions and Life Interests	76,546	17	2
Auditors' Fees	20	7	6	Properties acquired by Foreclosure	141,028	17	3
Agency Expenses	121	10	1	Building Society Shares	54,020	13	-
Commission	70	3	11	Municipal Debentures	9,717	12	1
Advertising	381	-	-		369,134	18	1
Annuities	4	3	4	Loans upon Personal Security	32,446	9	3
Law Costs	157	19	3	Agents' Balances	871	17	1
Fees	8	8	-	Outstanding Premiums	22,995	11	11
Income Tax	25	2	10	Outstanding Interest	3,246	17	6
				Cash—On Deposit	98,783	19	3
				In Hand and on Current Account	54,105	13	5
					152,889	12	8
				Accrued Interest	21,815	4	-
				Deferred Instalments of Annual Premiums on Policies in Force	50,742	5	8
				Furniture and Fittings	4,080	6	10
					76,637	16	6
£.	3,232,958	17	9	£.	3,232,958	17	9

J. M. Templeton, Chairman and Managing Director.
 G. D. Carter, } Directors.
 Andw. Newell, }
 E. J. Stock, Actuary.

PROVIDENT CLERKS' MUTUAL LIFE ASSURANCE ASSOCIATION.

(First and Second Schedules.)

REVENUE ACCOUNT

Of the Provident Clerks' Mutual Life Assurance Association, for the Year ending 31st December 1900.

	£.	s.	d.	£.	s.	d.		£.	s.	d.
Amount of Funds at the Beginning of the Year -	2,016,517	-	6				Claims by death under Life Policies, including Bonuses (less Re-assurances):			
Investment Reserve Fund	10,000	-	-					£.	s.	d.
				2,026,517	-	6	Amount paid -	-	90,403	19 5
Premiums:							Suspense Account for Claims notified in 1900, but waiting payment -	11,852	6	9
New -	4,469	2	1							102,256 6 2
Renewal -	153,583	6	3				Endowment Policies matured and paid -	11,346	12	6
	158,052	8	4				Suspense Account for Endowment Policies matured in 1900, but waiting payment -	2,137	13	-
Less paid for Re-assurances	5,011	5	11	153,041	2	5				13,484 5 6
							Policies Surrendered -	-	-	7,166 14 8
Consideration for Annuities granted -				1,581	16	-	Annuities -	-	-	9,786 10 -
Interest and Dividends -				78,207	10	2	Cash Bonuses paid to Members -	-	-	530 - -
Fines and Fees -				95	9	2	Cash Bonuses paid to Members by way of Reduction of Premiums -	-	-	606 13 7
							Commission -	-	-	7,437 5 10
							Expenses of Management:	£.	s.	d.
							Medical Fees -	895	7	6
							Remuneration to Directors -	2,500	-	-
							Law Charges -	194	10	2
							Auditors' Fees -	165	-	-
							Consulting Actuary's Fee -	52	10	-
							Salaries and Income Tax -	6,236	9	3
							Printing, Stationery, and Advertising -	1,008	6	4
							Rent, Rates, and Taxes -	975	16	6
							Furniture and Repairs -	218	5	9
							Country and Travelling Agents for Salaries and Expenses -	1,226	9	6
							Extension of Agencies -	282	10	-
							Policy, Receipt and Postage Stamps -	492	6	5
							Messengers' Wages, Incidentals and Petty Expenses -	1,097	19	-
										15,345 10 5
							Amount of Funds at the end of the Year, as per Second Schedule -	2,092,829	12	1
							Investment Reserve Fund	10,000	-	-
										2,102,829 12 1
				£.	2,259,442	18 3		£.	2,259,442	18 3

* The amount of Annual Premiums on Policies effected in 1900 is 8,862. 12s. 10d.

PROVIDENT CLERKS' MUTUAL LIFE ASSURANCE ASSOCIATION—*continued.*

BALANCE SHEET

Of the Provident Clerks' Mutual Life Assurance Association, on the 31st December 1900.

LIABILITIES.	£.	s.	d.	ASSETS.	£.	s.	d.
Amount of Funds as per First Schedule - - -	2,092,829	12	1	Mortgages on Property within the United Kingdom - - - - -	279,508	7	8
Investment Reserve Fund - - -	10,000	-	-	Mortgages on Parochial and Borough Rates, and on Public Works sanctioned by Act of Parliament - - -	269,330	7	5
	2,102,829	12	1	Life Interests and Reversions - - - - -	90,805	13	10
Claims by Death notified in 1900, but waiting payment - - - - -	11,852	6	9	Loans on Policies within their Surrender values - - - - -	168,452	-	-
Claims outstanding from previous years - - -	1,704	2	3	Premiums on Credit Policies fully secured - - - - -	1,784	3	-
Endowment Policies matured in 1900, but waiting payment - - - - -	2,137	13	-	Investments :			
Agents' Balances, due by Association - - -	177	12	2	British Government Securities - - - - -	21,300	-	-
Annuities due, but not yet paid - - - - -	464	9	-	Indian and Colonial Government Securities - - - - -	252,701	-	11
Commission and other Expenses due, but not yet paid - - - - -	1,300	-	-	Foreign Government Securities - - - - -	17,575	2	-
				Railway and other Debentures, Debenture Stocks and Bonds - - - - -	319,496	1	8
				Railway Stocks (Preference and Ordinary) - - - - -	353,732	5	4
				Gas and Water Companies' Stocks (Preference and Ordinary) - - -	164,719	9	9
				Dock and other Companies Stocks (Preference and Ordinary) - - -	81,872	8	5
				Freehold and Leasehold Property - - - - -	30,879	1	9
				Rent Charges - - - - -	17,127	6	7
				Agents' Balances - - - - -	16,575	6	9
				Outstanding Premiums - - - - -	7,740	19	3
				Outstanding and Accrued Interest - - - - -	24,150	10	11
				Cash :			
				On Deposit - - - - -	4,000	-	-
				In hand and on Current Account - - - - -	3,615	10	-
					7,615	10	-
£.	2,120,465	15	3	£.	2,120,465	15	3

G. Acton Davis, Chairman.
Herm. B. Sim,
Francis W. Pixley, } Directors.
Jno. Edwd. Gwyer, Secretary.

In accordance with the provisions of the Companies Act of 1900, we certify that all our requirements as Auditors have been complied with, and we report to the Members that we have examined the above Balance Sheet and Revenue Account with the Books, Vouchers and Securities relating thereto. The total value of the Investments in Bonds, Stocks and Shares, at market prices, was, on the 31st December, 1900, in excess of the amount standing in the Balance Sheet, which Balance Sheet is, in our opinion, properly drawn up so as to exhibit a true and correct view of the state of the Association's affairs as shown by the books of the Association.

Gwynour Cuthbert, 83, Queen Street, Cheapside, E.C.,
John W. Woodthorpe, Chartered Accountant, Leadenhall Buildings, London, E.C., } Auditors.
John William Crawford, General Post Office, E.C.,

London, 11th February 1901.

ALLIANCE ASSURANCE COMPANY.

(Third and Fourth Schedules.)

REVENUE ACCOUNTS

Of the Alliance Assurance Company, for the year ending 31st December 1900.

I.—LIFE ASSURANCE ACCOUNT.

	£.	s.	d.		£.	s.	d.	£.	s.	d.
Amount of Life Assurance Fund at the beginning of the Year	8,081,305	18	5	Claims (including Bonus additions) under Life Policies after deduction of sums re-assured:						
Premiums, after deduction of re-assurance Premiums	349,242	7	6	By Death	185,538	13	11			
	£.	s.	d.	By Maturity of Endowments and Endowment Assurances	25,830	1	1			
Interest and Dividends	121,100	7	11	Surrenders				211,358	15	7
Less Income Tax	4,701	14	-	Cash Bonuses				12,001	14	8
	£.	s.	d.	Commission				770	10	1
Registration Fees	121	12	6	Expenses of Management				20,741	14	9
	£.	s.	d.	Bad Debts				14,178	14	7
				Amount of Life Assurance Fund at the end of the Year, as per Fourth Schedule (Balance Sheet)				5	10	8
	£.	s.	d.					3,287,223	12	7
	3,546,968	12	4					£.	s.	d.
								3,546,968	12	4

II.—ANNUITY ACCOUNT.

	£.	s.	d.		£.	s.	d.
Amount of Annuity Fund at the beginning of the Year	279,908	13	3	Annuities	23,962	16	4
Considerations for Annuities granted	35,241	11	10	Commission	278	7	4
	£.	s.	d.	Expenses of Management	300	-	-
Interest and Dividends	11,195	19	10	Amount of Annuity Fund at the end of the Year, as per Fourth Schedule (Balance Sheet)	301,300	13	7
Less Income Tax	435	2	8		£.	s.	d.
	£.	s.	d.		325,911	2	3
	10,760	17	2				
	£.	s.	d.				
	325,911	2	3				

III.—FIRE ACCOUNT.

	£.	s.	d.		£.	s.	d.
Amount of Fire Insurance Fund at the beginning of the Year	829,377	8	3	Losses by Fire after deduction of amounts recovered under re-insurances	293,995	9	11
Premiums received, after deduction of re-insurance Premiums	550,801	6	-	Commission	32,349	17	4
	£.	s.	d.	Expenses of Management	109,955	10	-
Interest and Dividends	32,588	13	2	Bad Debts	156	6	-
Less Income Tax	1,203	1	7	Transferred to Profit and Loss Account	80,078	8	1
	£.	s.	d.	Amount of Fire Insurance Fund at the end of the Year, as per Fourth Schedule (Balance Sheet)	841,068	16	6
	31,325	11	7		£.	s.	d.
	£.	s.	d.		1,411,504	5	10
	1,411,504	5	10				

IV.—LEASEHOLD AND INVESTMENT POLICIES ACCOUNT.

	£.	s.	d.		£.	s.	d.
Amount of Leasehold and Investment Policies Fund at the beginning of the Year	117,510	15	-	Commission	548	4	10
Premiums received	28,083	8	7	Surrender of Policies and Policies matured	11,816	19	10
	£.	s.	d.	Expenses of Management	100	-	-
Interest and Dividends	5,075	15	7	Amount of Leasehold and Investment Policies Fund at the end of the Year, as per Fourth Schedule (Balance Sheet)	138,005	9	4
Less Income Tax	199	5	2		£.	s.	d.
	£.	s.	d.		150,470	14	-
	4,876	10	5				
	£.	s.	d.				
	150,470	14	-				

V.—PROFIT AND LOSS ACCOUNT.

	£.	s.	d.		£.	s.	d.
Balance of last year's Account	142,978	1	8	Dividend to Members	100,000	-	-
	£.	s.	d.	Income Tax (excluding Income Tax on Interest and Dividends)	4,069	5	4
Interest and Dividends not carried to other Accounts	28,974	12	-	Balance as per Fourth Schedule (Balance Sheet)	142,978	1	8
Less Income Tax	883	12	9		£.	s.	d.
	£.	s.	d.		247,047	7	-
Transferred from Fire Account	80,978	6	1				
	£.	s.	d.				
	247,047	7	-				

ALLIANCE ASSURANCE COMPANY—continued.

BALANCE SHEET

Of the Alliance Assurance Company, on the 31st December 1900.

LIABILITIES.		£.	s.	d.	ASSETS.		£.	s.	d.
Capital £2,500,000, of which is paid up	- - -	550,000	-	-	Mortgages on Property within the United Kingdom	-	1,077,319	12	-
Life Assurance Fund	- - -	3,287,223	12	7	Mortgages on Property out of the United Kingdom	-	1,870	15	6
Annuity Fund	- - -	301,369	18	7	Loans on the Company's Life Policies	-	180,640	19	2
Fire Insurance Fund	- - -	841,068	16	6	Investments:				
Leasehold and Investment Policies Fund	- - -	138,005	9	4	British Government Securities	-	364,875	4	9
Profit and Loss Account	- - -	142,978	1	8	Colonial Government Securities	-	108,892	11	-
Claims under Life Policies admitted but not yet paid	£. s. d. 16,510 11 -	5,280,645	18	8	Foreign Government Securities	-	412,023	6	-
Claims announced but not yet admitted, owing to proof of death not having been furnished	11,639 4 -				Railway and other Debentures and Debenture Stocks	-	1,005,988	12	11
	28,149 15 -				Railway and other Stocks and Shares (Preference and Ordinary)	-	698,577	-	6
Outstanding Fire Losses	51,721 4 7				Bank of England Stock	-	62,000	-	-
Outstanding Dividends	445 8 -				8,624 Alliance Assurance Company Shares purchased and held under powers conferred by the Laws and Regulations of the Company	-	79,600	-	-
Accrued Commission and Expenses	4,541 12 9				Bank Preference Shares (fully paid-up) and Stock	-	4,380	-	-
Bills Payable	5,316 - 10				House Property	-	331,941	14	4
		90,174	1	2	Landed Property	-	4,429	14	4
					Loans to Counties, Towns, and Unions in Great Britain on the Security of Rates and Property	-	408,966	19	6
					Loans on the Security of Rent Charges	-	235,953	13	1
					Loans on Debentures, Stocks, Shares, and on Life, Reversionary and other Interests in Real and Personal Property	-	82,820	-	-
					Deposits with Sundry Banks (including 10,000 <i>l.</i> on temporary deposit at the Company's Bankers)	-	20,994	-	-
					Loans on Personal Security, coupled with Life Policies	-	22,198	6	8
					Agents' Balances, and Balances due from other Offices	-	150,048	11	6
					Outstanding Premiums	-	20,291	8	1
					Outstanding Interests and Dividends	-	2,152	14	1
					Cash:				
					In hand (1,197 <i>l.</i> 14 <i>s.</i> 11 <i>d.</i>), and on Current Accounts (55,862 <i>l.</i> 1 <i>s.</i>)	-	57,050	15	11
					Bills Receivable	-	4,450	5	6
					Interest and Dividends accrued to the 31st December 1900, but not payable until 1901	-	43,394	12	9
		£.	5,350,819	19 10		£.	5,350,819	19 10	

Rothschild, Chairman.
James Fletcher,
Francis A. Lucas, } Two Directors.
Robert Lewis, General Manager.

We have Audited the above Balance Sheet and the Accounts relating thereto. In our opinion the Balance Sheet exhibits a true and correct view of the state of the Company's affairs.
The Audit has comprised verification of the Bank Balances, inspection of the Company's Stocks, Shares and Deeds, as well as those held as Security, excepting such Securities and Deeds as are deposited abroad, for which Certificates have been produced to us.

London, 14th February 1901.
Victor C. W. Cavendish,
John Cator,
Ian Heathcoat-Amory,
C. L. Nichols, F.C.A., } Auditors.

PROVIDENT LIFE OFFICE.

(First and Second Schedules.)

REVENUE ACCOUNT

Of the Provident Life Office, for the Year ending 31st December 1900.

	£.	s.	d.		£.	s.	d.
Amount of Funds at the beginning of the Year	3,271,694	3	10	Claims under Policies	244,666	12	2
Premiums, less Re-assurances	228,269	18	5	Surrenders :—			
Interest, Rents, and Dividends	126,733	10	5	Policies	17,774	15	2
Fines	54	8	11	Bonuses	1,536	2	7
				Reduction of Premiums by Surrender of Bonus	1,833	8	11
				Commission	9,885	11	2
				Expenses of Management	22,048	15	8
				Dividends to Shareholders	2,307	10	—
				Income Tax	6,640	—	9
				Amount of Funds at the end of the Year, as per Second Schedule	3,319,959	5	2
£. 3,626,752	1	7		£. 3,626,752	1	7	

BALANCE SHEET

Of the Provident Life Office, on the 31st December 1900.

LIABILITIES.	£.	s.	d.	ASSETS.	£.	s.	d.
Shareholders' Capital paid up and Accumulations	47,552	17	8	Mortgages on Property within the United Kingdom	1,031,122	9	2
Balance of Interest on Shareholders' Capital	3,518	17	—	Loans on the Company's Policies	198,407	19	8
Assurance Fund	3,268,887	10	6	Investments :—			
Total Funds, as per First Schedule	3,319,959	5	2	British Government Securities	96,890	15	6
Claims Admitted and Claims Reported	47,313	6	7	British Corporation Securities	23,882	—	—
Sundry Accounts due by the Office	3,297	8	9	Colonial Government Securities	155,560	5	—
Commission on outstanding Premiums	3,560	10	—	Colonial Corporation Securities	199,208	16	—
Outstanding Dividends, and Bonuses to Shareholders	317	14	—	Foreign Government Securities	59,087	6	—
Staff Guarantee Fund	603	1	—	Foreign Corporation Securities	14,771	—	—
				Railway and other Debentures and Debenture Stocks	378,903	14	4
				Railway Stocks and Shares, Preference and Ordinary	294,193	14	—
				Indian Railway Stocks	61,761	12	—
				Indian Railway Guaranteed Stocks	183,927	17	6
				Canadian Railway Debentures and 1st Mortgage Bonds	59,765	10	—
				American Railway 1st Mortgage Bonds	65,972	12	1
				Commercial and Industrial Companies Preference and other Stocks	207,127	9	—
				Deposits with Colonial Banks	7,262	4	—
				Ground Rents	198,013	9	7
				House Property (including the Company's London and Branch Offices)	67,001	6	1
				Loans upon Personal Security with Provident Life Office Policies	7,367	15	6
				Loan on Reversion	6,255	13	6
				Agents' Balances	42	16	3
				Outstanding Premiums in course of Collection, including unpaid Instalments of Half-yearly Premiums	71,861	5	10
				Outstanding Interest, including 38,878l. 11s., accrued but not due, less Income Tax	51,008	1	9
				Cash on hand and on Current Accounts at Bankers	5,730	12	9
£. 3,375,051	5	6		£. 3,375,051	5	6	

R. Mackenzie, Chairman.
H. Brackenbury,
J. H. Etherington Smith, } Directors.
S. A. Beaumont, Managing Director.
H. W. Andras, Actuary and Secretary.

22nd February 1901.

NATIONAL PROVIDENT INSTITUTION.

(First and Second Schedules.)

REVENUE ACCOUNT

Of the National Provident Institution, for the Year ending 20th November 1900.

	£.	s.	d.		£.	s.	d.		£.	s.	d.	
Amount of Funds on the 20th November, 1899	5,379,355	14	11	Claims under Policies	348,872	1	-					
Premiums (after deduction of Re-assurance Premiums)	429,620	10	11	Endowment Assurances, Class X. due, and Bonuses	55,831	6	-					
Consideration for Annuities granted	7,479	8	3	Endowments	1,400	-	-		405,808	7	-	
Interest and Rents	212,967	11	2	Surrenders	-	-	-		14,638	11	8	
Assignment Fees	145	15	-	Annuities	-	-	-		6,426	12	6	
Fines for Renewal of Lapsed Policies	136	5	-	Commission	-	-	-		15,034	-	7	
				Expenses of Management :	£.	s.	d.	£.	s.	d.		
				Agency Expenses	6,494	17	11					
				Fees to Medical Referees	1,524	12	-					
				Solicitor	-	-	8,019	9	11			
				Do. Charges	-	-	210	-	-			
				Auditors	-	-	99	5	2			
				Printing and Stationery	-	-	315	-	-			
				Advertising	-	-	1,482	13	7			
				Policy and Loan Deed Stamps	-	-	1,790	16	8			
				Receipt Stamps	-	-	356	13	-			
				Directors' Fees	-	-	204	8	7			
				Medical Officers' Fees	-	-	4,000	-	-			
				Office Salaries and Wages	-	-	489	6	-			
				Rent of House in Gracechurch Street	£	s.	d.	9,662	14	-		
				Less received for portion let off	1,470	16	8					
					300	-	-					
				Rates and Taxes	-	-	1,170	16	8			
				Electric Light, Gas, and Water	-	-	1,171	8	5			
				Postage	-	-	137	8	8			
				Incidental Expenses	-	-	475	1	4			
				Deduction for Wear and Tear of Property	-	-	826	11	-			
					-	-	494	14	8			
				Reduction in Premiums during the past year	-	-	-		30,806	2	8	
				Income Tax	-	-	-		61,908	12	3	
				Amount of Funds on the 20th November 1900, as per Second Schedule	-	-	-		8,586	16	9	
£.	6,029,805	5	3						5,486,651	1	10	
									£.	6,029,805	5	3

BALANCE SHEET

Of the National Provident Institution, on 20th November 1900.

LIABILITIES.				ASSETS.			
	£.	s.	d.		£.	s.	d.
Assurance Fund as per First Schedule	5,486,651	1	10	Mortgages on Property in England and Wales	1,942,552	8	6
Investment Reserve Account	69,710	-	-	Advances to Corporate Bodies ditto	288,143	13	1
Superannuation Fund	14,660	16	7	Milford Estate	217,792	18	2
Claims admitted but not paid	45,311	18	10	Loans on Life Interest and Reversions	9,748	19	2
Amount due to Agents and other Credit Balances	6,769	15	11	Loans on the Society's Policies	367,669	2	2
				British Government Securities	53,481	2	8
				Colonial and Provincial Government Securities	829,601	3	2
				Colonial and Foreign Municipal Securities	243,185	16	7
				Foreign Government Securities	187,853	6	3
				Railway and other Debentures and Debenture Stock	447,789	8	10
				Railway and other Stocks and Shares (Guaranteed and Preferred Ordinary)	49,724	-	-
				Freehold and Leasehold Ground or Head Rents	539,897	12	11
				Freehold Offices in Gracechurch Street	36,770	18	10
				Other Freehold and Leasehold Property	247,628	13	10
				Office Fixtures and Furniture	2,852	11	11
				Amount due by Agents and other Debit Balances	7,125	1	9
				Outstanding Interest due and unpaid	5,367	4	-
				Accrued Interest not yet payable	42,785	8	-
				Outstanding Premiums	47,244	-	-
					£.	s.	d.
				Cash:—On deposit with:—			
				R. Cunliffe, Sons & Co.	25,000	-	-
				Union Discount Company	20,000	-	-
				In hands of Bankers	11,007	17	11
				Petty Cash in hand	14	16	6
							56,022 14 5
				Policy and Loan Stamps in hand			67 9 4
£.	5,623,103	13	2		£.	5,623,103	13 2

48, Gracechurch Street, E.C., London, 12th January 1901.

Examined, compared with the Books, Vouchers and Securities, and found correct,

W. C. Jackson, F.C.A.,
G. Bolland Newton,
William Cash, F.C.A., } Auditors.

W. H. Williams, Chairman.
J. F. Christy,
Rev. M. Curzon,
Clare Seirell Read. } Directors.
A. Smither, Actuary and Secretary.

WESTMINSTER AND GENERAL LIFE ASSURANCE ASSOCIATION.

(First and Second Schedules.)

REVENUE ACCOUNT

Of the Westminster and General Life Assurance Association, for the Year ending 31st December 1900.

	£.	s.	d.		£.	s.	d.
Amount of Funds at the beginning of the Year 1900	656,420	18	10	Claims under Policies including Bonuses (after deduction of sums Re-assured):			
Premiums (after deduction of Re-assurance Premiums)	59,549	17	7	By Death	49,039	12	7
Interest and Dividends	26,564	2	11	Endowments Matured	2,614	9	-
Fines, Fees, &c.	106	18	-				
				Surrenders	2,190	19	-
				Annuities	1,941	13	6
				Commission	3,285	14	1
				Expenses of Management	8,344	12	9
				Income Tax	1,063	16	5
				Dividends to Shareholders	1,389	-	4
				Bonuses by Reduction of Premiums	442	-	7
				Cash Bonuses	60	9	10
				Amount of Funds at the end of the Year 1900	672,269	9	3
£.	742,641	17	4	£.	742,641	17	4

BALANCE SHEET.

Of the Westminster and General Life Assurance Association, on the 31st December 1900.

LIABILITIES.	£.	s.	d.	ASSETS.	£.
Shareholders' Capital paid up and additions to 31st December 1900	34,550	3	11	Mortgages on Property within the United Kingdom	7,950
Interest thereon payable to Shareholders for Dividend, 1900	1,387	9	11	Loans on the Association's Policies	28,101
Reserve Fund (Loans on Personal Security)	786	3	9	Investments:	
Profit Reserve Fund	6,200	-	-	British Government Securities	4,703
Assurance Fund	629,345	11	8	Indian and Colonial Government Securities	44,101
Total Funds, as per First Schedule	672,269	9	3	Railway and other Debentures and Debenture Stocks	297,902
* Claims admitted but not yet paid (proof of title not yet furnished)	6,820	3	-	British Railway and other Preference Stock	33,172
Claims announced but not yet admitted (proof of death not yet furnished)	201	-	-	Railway Preference Stock (British Possessions)	15,045
* After deduction of sums Re-assured.				Railway Gold Bonds (British Possessions)	20,076
(1,507 <i>l.</i> 16 <i>s.</i> since paid.)				Railway Gold Bonds (United States)	75,093
Unpaid Annuities	5	19	4	Railway Shares (Interest guaranteed) (British Possessions)	2,820
Accounts	279	10	9	Indian Railway Capital Stock (Guaranteed)	58,164
Cash Bonuses	138	-	-	East Indian Railway Annuity, Class B., 450 <i>l.</i> per annum	10,000
Dividends	257	11	-	House Property (Freehold Offices, 28, King-street)	6,846
Surrender Values	1,052	3	-	Loans:	
£.	681,023	16	4	Reversions	29,750
				Life Interests	11,900
				Personal Security	11,031
				Office Furniture	500
				Agents' Balances	980
				Outstanding Premiums	12,936
				Interest (7,347 <i>l.</i> 11 <i>s.</i> 10 <i>d.</i> since paid)	7,463
				Cash:	
				In hand and on Current Account	2,482
				£.	681,023

5th March 1901.

Albert Mott, Chairman.
J. Warrington Howard,
J. Gardner D. Engleheart,
Ernest Woods, Actuary.

} Directors.

WESLEYAN AND GENERAL LIFE AND SICKNESS ASSURANCE SOCIETY.

(Third and Fourth Schedules.)

REVENUE ACCOUNT

Of the Wesleyan and General Life and Sickness Assurance Society, for the Year ending 31st December 1900.

I.—LIFE ASSURANCE ACCOUNT.

	£.	s.	d.		£.	s.	d.		£.	s.	d.
Amount of Life Assurance Fund at the beginning of the Year	414,141	3	11	Claims under Policies including Bonus additions	199,892	2	2				
Premiums no Re-Assurance Premiums)	464,222	15	-	Surrenders	8,899	2	5				
Interest	15,853	11	4	Commission	129,029	15	3				
				Expenses of Management	33,400	4	9				
				Extension Expenses (Special New Business Charges)	48,795	16	3				
				Amount of Life Assurance Fund at the end of the year, as per Fourth Schedule	474,700	9	5				
	£.	894,217	10 8		£.	894,217	10 3				

II.—SICKNESS ASSURANCE ACCOUNT.

	£.	s.	d.		£.	s.	d.		£.	s.	d.
Amount of Sickness Assurance Fund at the beginning of the Year	71,544	5	3	Claims	12,701	6	7				
Premiums	10,476	10	1	Medical Fees	1,280	7	-				
Interest	2,400	-	-								
				Surrenders							
Rules sold	10	8	-	Commission							
Fines	3	8	8	Expenses of Management							
				Amount of Sickness Assurance Fund at the end of the Year, as per Fourth Schedule	67,836	10	10				
	£.	84,424	14 5		£.	84,424	14 8				

III.—ANNUITY ACCOUNT.

	£.	s.	d.		£.	s.	d.
Amount of Annuity Fund at the beginning of the Year	10,101	7	8	Annuities paid	688	2	6
Premiums	73	1	2	Surrender	100	-	-
Interest	870	-	-	Expenses of Management	10	-	-
	£.	10,544	8 10	Amount of Annuity Fund at the end of the Year, as per Fourth Schedule	9,796	6	4
					£.	10,544	8 10

BALANCE SHEET

Of the Wesleyan and General Life and Sickness Assurance Society on the 31st day of December 1900.

LIABILITIES.			£.	s.	d.	ASSETS.			£.	s.	d.
Life Assurance Fund*			474,700	9	5	Mortgages on Property within the United Kingdom			390,098	16	2
Sickness Assurance Fund*			67,836	10	10	Loans on Municipal and other Rates			30,497	-	8
Annuity Fund*			9,796	6	4	Loans on the Society's Policies			17,542	1	8
Total Funds			552,332	6	7	Investments:					
Superintendents and Agents Guarantee Funds			3,684	18	4	Leasehold Chief Offices, Freehold Branch Offices, Furniture, Fixtures, &c.			28,591	19	2
						Other House Property (Freehold)			3,333	15	-
						Freehold Ground Rents			2,232	10	-
						Invested in Policies			68	18	5
						Agents' Balances			2,060	11	1
						Outstanding Premiums			49,829	14	7
						Outstanding Interest					
						Outstanding Interest accrued to 31st December 1900			7,597	16	1
						Cash:-					
						On Deposit			21,452	8	4
						In Hand and on Current Account			2,822	18	9
									24,275	2	1
									£.	556,018	4 11

*Note.—The Investments of the different Departments are not kept separate, the same being included in and forming the Assets above mentioned.

Examined with the Books and Securities of the Society, and found correct.

Chas. Rowe,
Thos. Ross,
H. S. Richards,
Chas. E. Murray,
Stephen J. Mills,

} Auditors.

6th February 1901.

Benjamin Smith, Chairman.
John Field, Vice-Chairman.
David Barr, Director.
R. Aldington Hunt, General Manager.

BRITISH HOMES ASSURANCE CORPORATION (LIMITED).

(Third and Fourth Schedules.)

REVENUE ACCOUNT

Of the British Homes Assurance Corporation (Limited), for the Year ending 31st December 1900.

LIFE ASSURANCE ACCOUNT.

	£.	s.	d.		£.	s.	d.
Amount of Life Assurance Fund at the beginning of the year	1,774	2	10	Claims under Life Policies, less sums re-assured	609	13	6
Premiums, less Re-assurance Premiums	6,979	12	7	Commission	1,034	9	3
Interest and Dividends, less Income Tax	131	12	-	Expenses of Management	2,453	15	11
				Amount of Life Assurance Fund at the end of the year, as per Fourth Schedule	4,787	8	9
£.	8,885	7	5	£.	8,885	7	5

ENDOWMENT CERTIFICATES AND GENERAL ACCOUNT.

	£.	s.	d.		£.	s.	d.
Endowment Certificates and General Fund at the beginning of the year	30,441	2	-	Claims on Endowment Certificates	1,030	18	6
Less sum paid to the Royal Fire and Accident Company, Limited, on the assumption of the Liabilities of the Corporation's Accident business unexpired on 31st December, 1899	700	3	5	Interest on Debentures, and Deposits	744	8	5
				Commissions	8,440	10	5
Endowment Certificate Premiums				Expenses of Management	7,750	19	5
Interest and Dividends, less Income Tax				Extension and New Business Expenses	9,919	8	5
Transfer and Miscellaneous Fees				Dividends to Shareholders	1,967	1	1
				Amount written off in extinction of Outstanding Organisation and Extension Expenses	2,500	-	-
£.	80,620	17	9	Amount written off Purchase of Business Account	2,500	-	-
				Reserve on Agents' Balances	5,000	-	-
				Bad Debts	1,001	10	10
				Endowment Certificates and General Fund at the end of the year, as per Fourth Schedule	44,661	1	2
				£.	80,620	17	9

NOTE.—These Endowment Certificates are not in the nature of Life Assurance.

BALANCE SHEET

Of the British Homes Assurance Corporation (Limited), on the 31st December 1900.

	£.	s.	d.		£.	s.	d.
Shareholders' Capital paid and allotted	48,075	15	9	Mortgages on Property within the United Kingdom	87,952	15	5
Shareholders' Capital paid but not allotted	680	3	9	Investments at Cost—British Government Securities	20,000	-	-
				Loans on the Corporation's Endowment Certificates	223	17	6
Life Assurance Fund as per Third Schedule	4,787	8	9	Office Furniture and Stationery	1,494	4	6
Endowment Certificates and General Fund as per Third Schedule	44,661	1	2	Agents' Balances	2,552	16	3
				Outstanding Premiums	2,303	16	1
Debentures	98,204	9	5	Interest, Outstanding and Accrued	799	16	9
Deposits with Interest accrued	11,000	-	-	Cash at Bank on Current Account and in hand	4,256	18	5
Loans against Securities	2,207	3	9	Sundry Debts	1,250	1	1
Sundry Creditors	16,675	-	-	Purchase of Business Account	16,000	-	-
Deposits by Mortgagors in reduction of Mortgages	5,127	14	6	Less Amount written off	2,500	-	-
					13,500	-	-
£.	134,334	6	-	£.	134,334	6	-

N. W. Hubbard, Chairman.
 William Stewart } Directors.
 W. Jaggard
 M. Gregory, Managing Director.

We certify that we have examined the Revenue Accounts and Balance Sheet of the British Homes Assurance Corporation Limited for the year ending 31st December 1900, and compared the same with the books and accounts submitted to us. We are of opinion that the Directors have fulfilled the obligations imposed upon them by the Articles of Association relating to the keeping of proper books of accounts and that the said Revenue Accounts and Balance Sheet are properly drawn up so as to exhibit a true and correct view of the Corporation's affairs, and that in accordance with the provisions of the Companies Act, 1900, we declare that all our requirements as Auditors have been complied with. We have verified the Bank Balances and inspected the securities representing the Corporation's Investments and find same correct.

15th March 1900.

Armstrong, Ford and Company.

LEGAL AND GENERAL LIFE ASSURANCE SOCIETY.

(First and Second Schedules.)

REVENUE ACCOUNT.

Of the Legal and General Life Assurance Society, for the Year ending 31st December 1900.

	£.	s.	d.		£.	s.	d.	£.	s.	d.		
Amount of Funds at the beginning of the Year	-	-	3,580,529	14	10	Claims under Policies	-	-	423,210	16	0	
Premiums :	£.	s.	d.	£.	s.	d.	Less Re-assurances	-	-	187,711	16	-
New Premiums	-	-	62,462	10	6	Surrenders	-	-	17,296	13	7	
Less per Re-assurances	21,244	14	9	41,217	15	9	Less per Re-assurances	-	-	767	10	5
Renewal Premiums	-	-	326,025	18	-	Annuities	-	-	45,538	-	7	
Less per Re-assurances	60,487	8	1	256,538	9	11	Less per Re-assurances	-	-	2,656	7	10
				297,756	5	8	Commission	-	-	20,494	11	9
Consideration for Annuities granted	-	-	-	25,860	9	8	Less per Re-assurances	-	-	4,945	9	11
Interest and Dividends (less 4,820 <i>l.</i> 14 <i>s.</i> 2 <i>d.</i> Income Tax)	-	-	-	119,234	8	8	Expenses of Management	-	-	17,922	15	3
Reversions written up	-	-	-	9,245	12	5	Interest in lieu of Rent of Freehold Offices	-	-	800	-	-
Transfer Fees	-	-	-	7	15	-	Dividends to Shareholders	-	-	-	-	-
(The Society does not charge any other Fees.)	-	-	-				Bonus Commutations	-	-	-	-	-
							Income Tax on Annuities	-	-	-	-	-
							Amount of Funds at the end of the Year, as per					
							Second Schedule	-	-	-	-	-
£.				3,982,084	5	10						

BALANCE SHEET

Of the Legal and General Life Assurance Society, on the 31st December 1900.

LIABILITIES.			£.	s.	d.	ASSETS.			£.	s.	d.
Shareholders' Capital Paid up	-	-	160,000	-	-	Mortgages on Property within the United Kingdom	-	2,087,445	14	4	
Interest, &c., at Credit of same	-	-	12,900	5	4	Ditto out of the United Kingdom	-	10,000	-	-	
						Loans on the Society's Policies	-	32,745	5	8	
Investments Sinking Fund	-	-	7,566	9	9	Investments:					
Assurance Fund	-	-	3,403,147	17	-	London County 2½% Stock	-	21,781	6	-	
TOTAL Funds, as per First Schedule	-	-	3,583,614	12	1	British Government Securities	-	48,675	9	8	
						Indian and Colonial Government Securities	-	110,531	1	6	
Claims admitted, but not paid	-	-	13,595	-	-	Foreign Government Securities	-	29,139	-	-	
Annuities due and unpaid	-	-	1,511	19	7						
Dividends to Shareholders	-	-	1,019	12	6	Railway and other Debentures and Debenture Stocks:					
Temporary Balance in favour of Mortgagees	-	-	1,015	10	-	English	-	78,672	13	9	
						Indian (Guaranteed)	-	79,285	-	-	
						Other Debenture Stocks	-	73,836	11	6	
						Railway and other Shares (Preference and Ordinary)	-	179,763	9	8	
						House Property	-	72,438	10	5	
						Estate at Birkenhead	-	29,085	18	9	
						Rent Charges	-	14,427	19	4	
						Reversions and Reversionary Annuities	-	408,664	3	2	
						Life Interests in possession	-	119,251	-	3	
						Loans upon Personal Security, coupled with Life Policies	-	33,432	11	11	
						Outstanding Premiums	-	39,007	13	11	
						Less Re-assurances	-	15,200	6	11	
						Outstanding Interest	-	13,256	16	6	
						Cash:					
						On Deposit	-	23,660	-	-	
						On Current Account	-	11,866	14	10	
£.			3,600,756	14	2						

5th February 1901.

Wm. Williams, Chairman.
R. Pennington,
E. H. Ellis-Danvers, } Directors.
E. Colquhoun, Actuary and Manager.

SCOTTISH PROVIDENT INSTITUTION.

(First and Second Schedules.)

REVENUE ACCOUNT

Of the Scottish Provident Institution, for the Year ending 31st December 1900.

	£.	s.	d.		£.	s.	d.
Amount of Funds at beginning of the year	11,347,759	5	1	Claims under Policies (less Re-assured) -	560,398	17	-
Premiums (less for Re-assurances) -	626,298	6	1	Endowments -	24,917	10	8
Consideration for Annuities granted -	73,973	3	9	Surrenders -	21,857	7	6
Interests, Dividends, and Rents -	437,156	17	6	Annuities -	89,642	16	10
Fines for renewal of lapsed Policies -	438	8	5	Income-Tax -	22,660	16	-
Fees for Registration of Assignments -	228	5	-	Commission (on assurances and annuities)	13,143	16	1
				Expenses of Management -	54,723	12	-
				Amount of Funds at end of the Year, as per Second Schedule -	11,698,509	9	9
£.	12,485,854	5	10	£.	12,485,854	5	10

BALANCE SHEET

Of the Scottish Provident Institution, as on the 31st day of December 1900.

LIABILITIES.	£.	s.	d.	ASSETS.	£.	s.	d.
Life Assurance Fund -	11,628,509	9	9	Mortgages on Property within the United Kingdom -	2,643,439	12	-
Investment Reserve Fund -	70,000	-	-	Mortgages out of the United Kingdom -	2,684,654	10	2
Amount of Funds as per First Schedule	11,698,509	9	9	Loans on the Institution's Policies, within their Surrender Value -	731,376	19	8
Claims admitted, but not paid -	118,167	2	-	Investments:			
Surrender values unclaimed -	7,336	3	-	Home Government Securities -	2,955	-	-
Annuities due, but not paid -	1,699	14	7	Colonial Government Securities -	114,957	16	8
Commission on outstanding premiums -	1,541	2	2	Foreign Government Securities -	44,951	14	6
Expenses unpaid -	4,861	1	6	Railway and other Bonds and Debentures*:			
Re-assurance Premiums unpaid -	3,887	-	-	Home and Colonial -	403,216	9	2
				American Sterling			
				and Gold Bonds -	1,611,578	12	3
					2,014,795	1	5
				Debenture Stock (621,263 <i>l.</i> 7 <i>s.</i> 5 <i>d.</i>), and Preference and other Stocks (1,051,177 <i>l.</i> 16 <i>s.</i> 2 <i>d.</i>)*	1,672,441	3	7
				* The market value is considerably higher.			
				Value of Business Premises in Edinburgh and Branches, and Property (yielding rental) held in connection therewith -	343,602	14	5
				Value of Reversions -	50,496	1	2
				Loans on District and Municipal Rates:			
				Home and Colonial -	743,789	5	3
				American -	88,544	8	4
					832,333	13	7
				Loan on Railway Stock -	50,000	-	-
				Loans on security of Trust-Funds -	279,992	6	-
				Loans on deposit with Colonial and other Banks -	72,360	19	7
				Loans on Personal Security, combined with Policies of Assurance -	21,645	11	2
				Premiums in course of collection at Head Office and Agencies -	118,432	13	6
				Outstanding Interest (mostly since received) -	17,755	14	2
				Interest accrued to 31st December 1900 -	97,094	6	10
				Office Furniture at Head Office and Branches -	4,245	17	9
				Cash on hand and on Current Account -	38,356	13	1
				Stamps on hand -	113	3	9
£.	11,836,001	13	-	£.	11,836,001	13	-

Edinburgh, No. 6, St. Andrew-square,
March 1901J. Patten Macdougall, Chairman of Directors.
Patrick Murray,
J. Maxtone Graham, } Directors.
James Graham Watson, Manager.

NATIONAL MUTUAL LIFE ASSURANCE SOCIETY.

(First and Second Schedules.)

REVENUE ACCOUNT

Of the National Mutual Life Assurance Society, for the Year ending 31st December 1900.

	£.	s.	d.		£.	s.	d.
Amount of Funds at beginning of the Year	2,389,994	11	5	Claims by Death and Survivance (less Re-Assurance)	175,803	-	8
Premiums (less Re-Assurance)	184,309	6	4	Surrenders, including Cash Bonuses (less Re-Assurance)	17,768	17	8
Consideration for Annuities granted (less Re-Assurance)	6,512	6	6	Annuities (less Re-Assurance)	12,431	9	10
Interest, Dividends and Rents (less Income Tax)	94,379	19	5	Reductions allowed to Members on their Premiums	17,100	13	4
Profit on Reversions fallen in	8,830	11	3	Commissions	5,071	8	-
Profit on other Securities	9,147	8	5	Expenses of Management	20,914	11	7
	17,977	19	8	Depreciation on Stock Exchange Securities written off	39,831	5	8
Fines and Fees	750	12	6	Assurance Fund at end of year, as per Second Schedule	2,605,203	9	-
£.	2,893,924	15	10	£.	2,893,924	15	10

BALANCE SHEET

Of the National Mutual Life Assurance Society, on 31st December 1900.

	£.	s.	d.		£.	s.	d.
Assurance Fund	2,591,328	12	4	Mortgages on Property within the United Kingdom:—			
Investment Reserve Fund	13,874	16	8	Freehold and Leasehold Properties, Life Interests, &c.	690,733	-	2
Total Funds as per First Schedule	2,605,203	9	-	County and Borough Rates	49,160	4	6
					739,893	4	8
Claims admitted or announced but not paid	37,912	14	6	Mortgage on Property out of the United Kingdom	5,000	-	-
				Loans on the Society's Policies	140,778	19	6
Sundry Creditors and Credit Accounts	10,961	12	-	Investments:—			
				British Government Securities	38,536	5	11
				Bank of England Stock	27,996	19	5
				British Municipal Stocks	79,708	9	4
				Indian and Colonial Government Securities	306,261	1	9
				Railway and other Debentures and Debenture Stocks	66,767	18	2
				Indian Railway Stocks, Shares, &c.	167,362	4	9
				Railway Shares, Preference and Ordinary	218,125	12	6
				Colonial Municipal Securities	23,757	2	-
				Dock Company's Ordinary Stock	14,182	3	4
				Gas Companies' Ordinary Stock	30,048	10	7
				Water Companies' Ordinary Stock	23,822	2	8
				House Property	287,247	16	11
				Landed Property	5,392	15	-
				Ground Rents	125,709	19	5
				Rent Charges (1,593 <i>l.</i> 9 <i>s.</i> 8 <i>d.</i> per annum)	6,348	16	2
				Life Interests	34,927	-	-
				Reversions	188,073	2	5
					1,644,268	-	4
				Loans on Indian Government Securities	20,000	-	-
				Loans on Personal Security	5,941	15	5
				Sundry Debtors	1,425	18	6
				Outstanding Premiums	23,726	14	6
				Outstanding Interest and Rents	10,674	18	10
				Accrued Interest	22,859	16	-
				Agents' Balances	304	16	-
				Office Furniture and Fittings	500	-	-
				On Deposit National Discount Co.	24,700	-	-
				Cash in hand and on Current Account	14,003	11	9
£.	2,654,077	15	6	£.	2,654,077	15	6

Mark F. Napier, Chairman.
Ernest Villiers,
Geo. Arth. Battcock, } Directors.
Geoffrey Marks, Actuary and Manager.

Y
ABSTAINERS AND GENERAL INSURANCE COMPANY (LIMITED).

(Third and Fourth Schedules.)

REVENUE ACCOUNT

Of the Abstainers and General Insurance Company (Limited), for the Year ending 31st December 1900.

LIFE ASSURANCE ACCOUNT, ORDINARY DEPARTMENT.

	£.	s.	d.		£.	s.	d.	£.	s.	d.	
Amount of Life Assurance Fund at the beginning of the Year	126,241	12	-	Claims, by Death	-	5,390	11	6			
Premiums—Less Re-assurance	30,404	15	11	Claims, by Bonus addition	-	55	-	5,445	11	6	
Interest and Dividends	4,250	-	-	Claims, by Maturity	-	980	3	-			
				Claims, by Bonus addition	-	12	10	992	13	-	
				Surrenders	-	-	-	6,438	4	6	
				Commission	-	-	-	1,218	1	4	
				Expenses of Management :							
				Salaries, Travelling Expenses, &c.	-	2,570	2	2			
				Medical Examiners' Fees	-	-	-	425	4	-	
				Printing, Advertising, &c.	-	-	-	253	6	9	
				Policy Stamps	-	-	-	69	6	2	
				Rent, Rates, &c.	-	-	-	197	2	8	
				Postages, &c.	-	-	-	140	1	2	
				District Agency Expenses	-	-	-	338	1	8	
				Amount of Life Assurance Fund at the end of the Year, as per Fourth Schedule	-	-	-	4,993	4	7	
								145,401	-	1	
£.	160,896	7	11					£.	160,896	7	11

LIFE ASSURANCE ACCOUNT, INDUSTRIAL DEPARTMENT.

	£.	s.	d.		£.	s.	d.	£.	s.	d.	
Amount of Life Assurance Fund at the beginning of the Year	20,846	4	5	Claims under Policies by Death	2,977	7	-				
Premiums	9,829	15	11	Claims under Policies by Maturity	122	16	3	3,100	3	3	
Interest and Dividends	750	-	-	Surrenders	-	-	-	323	8	7	
				Commission	-	-	-	2,194	7	-	
				Expenses of Management :							
				Salaries, Travelling Expenses, &c.	2,535	18	-				
				Medical Examiners' Fees	8	17	6				
				Printing, Advertising, &c.	133	-	-				
				Policy Stamps	11	13	6				
				Rents, Rates, &c.	193	4	11				
				Postages, &c.	93	-	5				
				District Agency Expenses	228	8	2				
								3,204	2	6	
				Amount of Life Assurance Fund at the end of the Year, as per Fourth Schedule				22,603	19	-	
£.	31,426	-	4					£.	31,426	-	4

ABSTAINERS AND GENERAL INSURANCE COMPANY (LIMITED.)—continued.

GENERAL REVENUE AND ACCIDENT ACCOUNT.

	£.	s.	d.		£.	s.	d.
Balance brought forward	432	5	4	Bonus to Policy-holders, Accident Department	35	3	6
Accident Premiums	747	14	11	Commission, Accident Department	59	11	1
Less Re-insurance	498	3	9	Expenses, Accident Department	41	14	10
	249	11	2	Legal and Bank Charges and Sundries	80	4	8
Rents, Interest and Dividends not carried to other Accounts	620	5	3	Head and District Office Fittings	19	18	1
Profit on Realisation of Investments	30	2	2	Written off Furniture Account	75	7	5
Assignment and Transfer Fees, &c.	15	12	6				
				Interest on Deposits	157	7	8
				Dividends to Shareholders (Dec. 31st, 1900)	275	-	-
				" " " Income Tax thereon	18	15	-
				Balance, as per Fourth Schedule	484	14	2
£.	1,847	16	5	£.	1,847	16	5

BALANCE SHEET

Of the Abstainers and General Insurance Company (Limited), for the Year ending 31st December 1900.

LIABILITIES.	£.	s.	d.	£.	s.	d.	ASSETS.	£.	s.	d.
Shareholders' Capital Subscribed	65,000	-	-				Mortgages on Property within the United Kingdom	132,225	17	4
Whereof Uncalled	50,000	-	-				Loans on the Company's Policies within their Surrender Value	6,121	15	2
Paid up				15,000	-	-	Investments:			
General Revenue and Accident Account	484	14	2				Indian Railway Guaranteed Stock	16,041	7	7
Life Assurance Fund:							Railway Shares	1,895	13	9
Ordinary	145,401	-	1				Freehold Premises	200	6	10
Industrial	22,803	19	-				Loans:			
	168,004	19	1				On Reversions and Life Interests	9,769	19	1
Deposits				168,489	13	3	On Stocks and Shares	50	-	-
Claims announced but not proved:							Agents' Balances, &c.	54	15	8
Ordinary	1,800	-	-				Outstanding Premiums	9,020	18	11
Industrial	73	4	-				Interest accrued	1,540	13	10
Sundry Accounts	1,467	12	3	1,673	4	-	Rents outstanding (since paid)	41	15	3
Current Banking Account	3,006	3	1				Cash in hand and on Current Account	650	11	6
Medical Fees	20	15	-				Policy Stamps in hand	12	1	5
Re-assurance Premiums	111	17	3				Establishment Expenses	15,000	-	-
				4,606	7	7	Furniture—Head Office and Branches	1,170	-	-
£.	193,796	16	4	£.	193,796	16	4			

W. H. Hart, Chairman.
Walter Priestman, Vice-Chairman.
Henry Clarke, Director.
R. A. Craig, Secretary.

AUDITORS' REPORT AND CERTIFICATE.—We have audited the above Balance Sheet, and report that in our opinion it is properly drawn up so as to exhibit a true and correct view of the state of the Company's affairs, as shown by the books of the Company at December 31st, 1900. We have likewise verified the securities, which have been taken at cost.

We certify that all our requirements as Auditors for information and explanation have been complied with.

February 13th, 1901.

R. L. Impey, Cudworth and Lakin-Smith, Chartered Accountants.

LAW LIFE ASSURANCE SOCIETY.

(Third and Fourth Schedules.)

REVENUE ACCOUNTS

Of the Law Life Assurance Society, for the Year ending 31st December 1900.

REVENUE ACCOUNT OF THE GUARANTEE FUND.

	£.	s.	d.		£.	s.	d.
Amount of Guarantee Fund at the beginning of the year	1,022,500	-	-	Dividends (including interim bonus) to Proprietors	45,000	-	-
Transferred from Life Assurance Fund, being the Balance of the Proprietors' share of profit for the five years, ending 31st December 1899	53,009	-	-	Bonus to Proprietors	50,000	-	-
Interest and Dividends	39,241	17	2	Income Tax	1,620	6	8
Proprietors' forfeited unclaimed Dividends and Bonuses	1,770	-	-	Depreciation of Stock Exchange Securities, less profit on realisation of Investments	10,199	8	2
Transferred from Life Assurance Fund on account of Proprietors' interim bonus	12,798	17	8	Amount of Guarantee Fund at the end of the year, as per Fourth Schedule	1,022,500	-	-
£.	1,129,819	14	10	£.	1,129,819	14	10

REVENUE ACCOUNT OF THE LIFE ASSURANCE FUND.

	£.	s.	d.		£.	s.	d.
Amount of Life Assurance Fund at the beginning of the year	4,024,080	16	10	Claims (less Re-assurances):			
Premiums:				By Death:—Sums Assured	253,451	-	-
New	20,519	2	6	Bonuses	97,570	-	-
Less Re-assurances	1,243	-	10	By Maturity:—Sums Assured	32	-	-
Renewal	271,665	16	6	Fatal Accident	1,366	13	4
Less Re-assurances	43,385	14	8	Annuities (less Re-assurances)			
Fatal Accident	1,371	19	5	Surrenders of Policies and Bonuses thereon			
Consideration for Annuities Granted (less Re-assurances)	248,928	2	11	Surrenders of Bonuses only			
Interest, and Dividends	146,817	15	-	Reductions of Premium by Surrender of Bonus			
Increased Value of Reversions and Profit on Reversions fallen in	10,232	19	5	Commission			
Interest on Revivals	50	12	11	Expenses of Management	19,084	13	-
Transfer Fees	30	15	-	Valuation Expenses (reserved for in Valuation)	1,275	1	6
£.	4,469,635	19	8	Transferred to Guarantee Fund, being the Balance of Proprietors' share of profit for the five years ending 31st December 1899			
				Transferred to Guarantee Fund on account of Proprietors' interim bonus			
				Income Tax			
				Depreciation of Stock Exchange Securities, less profit on realisation of Investments			
				Amount of Life Assurance Fund at the end of the year, as per Fourth Schedule			
				£.	4,469,635	19	8

REVENUE ACCOUNT OF THE GENERAL FUND.

	£.	s.	d.		£.	s.	d.
Amount of General Fund at the beginning of the year	26,265	15	10	Claims -			
Premiums:				Annuities			
New	344	11	5	Surrender of Policies			
Renewal	7,526	5	8	Commission (commuted)			
Interest and Dividends	1,154	16	4	Policy Stamps			
£.	35,291	9	3	Income Tax			
				Amount of General Fund at the end of the year, as per Fourth Schedule			
				£.	35,291	9	3

CONSOLIDATED REVENUE ACCOUNT.

	£.	s.	d.		£.	s.	d.
Amount of Funds at the beginning of the year	5,072,796	12	8	Claims (less Re-assurances):			
Premiums:				By Death:—Sums Assured	253,451	-	-
New	20,863	13	11	Bonuses	97,570	-	-
Less Re-assurances	1,243	-	10	By Maturity:—Sums Assured	621	-	-
Renewal	279,192	2	2	Fatal Accident	1,366	13	4
Less Re-assurances	43,385	14	8	Annuities (less Re-assurances)			
Fatal Accident	1,371	19	5	Surrenders of Policies and Bonuses thereon			
Consideration for Annuities Granted (less Re-assurances)	256,799	-	-	Surrenders of Bonuses only			
Interest, and Dividends	186,714	8	6	Reductions of Premium by Surrender of Bonus			
Increased Value of Reversions and Profit on Reversions fallen in	10,232	19	5	Commission			
Interest on Revivals	50	12	11	Expenses of Management	19,084	16	8
Transfer Fees	30	15	-	Valuation Expenses (reserved for in Valuation)	1,275	1	6
Proprietors' forfeited unclaimed Dividends and Bonuses	1,770	-	-	Dividends (including interim bonus) to Proprietors	45,000	-	-
£.	5,568,439	6	1	Bonus to Proprietors	50,000	-	-
				Income Tax	6,986	10	11
				Depreciation of Stock Exchange Securities, less profit on realisation of Investments	43,876	9	11
				Amount of Funds at the end of the year, as per Fourth Schedule	4,970,989	17	3
				£.	5,568,439	6	1

LAW LIFE ASSURANCE SOCIETY—continued.

BALANCE SHEET

Of the Law Life Assurance Society, on the 31st December 1900.

LIABILITIES.				ASSETS.		GUARANTEE FUND.		LIFE ASSURANCE AND GENERAL FUNDS.	
	£.	s.	d.	£.	s.	d.	£.	s.	d.
Guarantee Fund :									
Paid-up Capital - - - - -	100,000	-	-				472,296	19	2
Proprietors' Accumulated Interest and Share of Profits - - - - -	900,000	-	-						
	£.	1,000,000	- -						
Dividend (including interim bonus) - - - - -	22,500	-	-						
	£.	*1,022,500	- -						
Life Assurance Fund - - - - -	8,914.157	3	8				850,841	2	6
General Fund - - - - -	34.282	13	7				5,225	-	-
							7,116	18	4
Total Funds, as per Third Schedule - - - - -			4,970,959	17	8				
Proprietors' unclaimed Dividends not forfeited - - - - -			168	10	-				
Proprietors' unclaimed Bonus not forfeited - - - - -			48	10	-				
Annuities due and unpaid - - - - -			841	15	11				
Income Tax on Annuities due, but not paid - - - - -			378	12	6				
Premiums paid in advance - - - - -			115	17	7				
	£.	s.	d.						
Drafts unissued :									
Claims - - - - -	24,545	4	7				34,606	-	-
Drafts issued and not passed :									
Claim - - - - -	834	-	-				28,560	-	-
Investment - - - - -	196	8	-						
			25,574	12	7				
								</	

* The Life Assurance and General Funds held at 31st December 1900, the following amount of Interest belonging to the Guarantee Fund

Investments (as above)

£. s. d.
17,252 16 8
1,005,247 3 4
£. 1,022,500 - -

A. E. Gathorne Hardy, Chairman in Rotation.
Knutsford, { Directors.
W. R. Malcolm, {
E. H. Holt, Manager and Secretary,
Principal Officer.

In accordance with the provisions of the Companies Act 1900, we certify that all our requirements as Auditors have been complied with; and we report to the Proprietors that we have audited the above Revenue Accounts and Balance Sheet, and that in our opinion such Revenue Accounts and Balance Sheet are properly drawn up, so as to exhibit a true and correct view of the state of the Society's affairs at 31st December 1900, as shown by the books of the Society.

Henry Houseman,
F. G. Hilton Price,
Algernon A. De L. Strickland, } Auditors
Percival Walsh.

1st February 1901

SICKNESS ACCIDENT AND LIFE ASSOCIATION (LIMITED).

(Third and Fourth Schedules.)

REVENUE ACCOUNT

For Year from 1st January to 31st December 1900.

SICKNESS ACCIDENT AND GENERAL DEPARTMENTS.

	£.	s.	d.	£.	s.	d.		£.	s.	d.
Funds at beginning of year—							Claims paid and outstanding			
Sickness Fund				50,989	17	-	Surrenders (Sickness Branch)			16,697 16 1
General Fund	24,847	12	9				Commission to Agents			50 7 6
Written off Property Account	248	2	7							8,498 2 11
				24,804	10	2	Medical Fees			£. s. d.
							Expenses of Management	501	2	11
							Directors' and Auditors' Fees	9,375	-	5
										652 10 -
Premiums—Less Re-assurances	40,125	14	5	75,544	7	2	Income Tax			10,523 13 4
Less Allowance for possible cancellations	500	-	-				Dividend to Shareholders			306 16 9
				39,625	14	5	Agency Balances written off			2,415 - -
Interest and Rents received and accrued				8,458	4	4				24 13 6
Transfer Fees				4	17	-	Funds at end of year—			£. s. d.
							Sickness Fund	58,287	-	4
							General Fund	26,764	12	6
										85,051 12 10
				£.	118,633	2 11				£.
										118,633 2 11

LIFE DEPARTMENT.

	£.	s.	d.	£.	s.	d.		£.	s.	d.
Life Assurance Funds at beginning of the year—							Claims under Life Policies (no Re-assurances)			
Ordinary Funds	5,654	10	2				Annuities			910 10 -
Special Reserve Fund*	10,000	-	-				Surrenders			93 12 11
				15,654	10	2	Commission			81 10 -
Life Premiums—Less Re-assurances				8,055	19	11	Expenses of Management			891 15 2
Consideration for Annuities granted				1,116	16	6	Amount of Life Assurance Funds at the end of the year, as per Fourth Schedule—			1,148 1 - 4
Interests and Dividends				347	8	6				£. s. d.
Assignment Fees				2	5	-	Special Reserve Fund	10,000	-	-
							Ordinary Funds	12,101	5	8
										22,101 5 8
* Interest carried to the General Revenue Account.										£.
				£.	25,176	15 1				25,176 15 1

BALANCE SHEET.

LIABILITIES.	£.	s.	d.	ASSETS.	£.	s.	d.	£.	s.	d.
Shareholders' Capital Subscribed—				Mortgage on Property within United Kingdom	10,249	2	8			
32,200 Shares of 4l. 10s. each, 144,900l., whereof 10s. per Share paid up				Indian and Colonial Government Securities	3,924	15	-			
				Railway Debentures and Debenture Stocks	27,523	14	1			
				Other Debentures and Debenture Stocks	34,099	13	3			
Sickness Fund	58,287	-	4	Railway and other Shares—Preference and Ordinary	8,723	17	7			
General Fund	26,764	12	6	Bank Stocks	1,231	5	-			
Life Assurance Funds	22,101	5	8	Municipal Corporation Securities	8,107	2	6			
				Loans for fixed Periods and other Deposits	6,968	2	11			
				House Property and Furniture	3,898	4	-			
Sundry Accounts and Medical Fees outstanding				Ground Rents	2,686	9	10			
Other Claims admitted but not paid				Loans on Personal Security, with Life Policies	607	15	7			
Unclaimed Dividends				Loans on Reversions	1,750	-	-			
				Reversions	677	1	11			
				Loans on Life Policies within their surrender value	149	2	4			
				Cash—On Deposit Account	6,000	-	-			
				In hand and on Current Account	4,255	4	11			
				Interest and Rents accrued				120,841	11	7
				Outstanding Premiums	5,104	2	11			1,223 8 8
				Less Allowance for Cancellations						
				Agents' Commission	450	-	-			
								950	-	-
										4,154 2 11
				Sums due by other Insurance Companies	121	10	4			
				Less Sums due to Insurance Companies	39	2	10			
										82 7 6
				Sundry Debtors						30 12 4
										£.
										126,331 17 7

J. Campbell Lorimer, Chairman.
Jas. B. Sutherland, } Directors.
A. Fiedie-Waddell, }
Henry Brown, Manager.

AUDITORS' CERTIFICATE.—In accordance with the provisions of the Companies' Act 1900 we certify that all our requirements as Auditors have been complied with.
Edinburgh, 5th February 1901.

Macandrew and Blair, C.A.

AUDITORS' REPORT.—We have to report that we have audited the above Balance Sheet of the Sickness Accident and Life Association Limited, and have examined the Books and Accounts for year ending 31st December 1900, and having compared the same with the Vouchers, Bank Certificates, and other instructions thereof, have found them correct, in our opinion, such Balance Sheet is full and fair and properly drawn up, so as to exhibit a true and correct view of the state of the Company's affairs, as shown by the Books of the Company.
Edinburgh, 5th February 1901.

Macandrew and Blair, C.A.

EQUITY AND LAW LIFE ASSURANCE SOCIETY.

(First and Second Schedules.)

REVENUE ACCOUNT

Of the Equity and Law Life Assurance Society, for the Year ending 31st December 1900.

	£	s.	d.		£	s.	d.		£	s.	d.
Amount of Funds at beginning of the year, as per last Account	8,006,992	17	1		Claims by death	204,568	10	6			
Premiums, namely:—					Endowment Claims	44,967	-	-			
New Annual Premiums	17,818	11	9		Bonus	84,160	18	-			
Less Re-assured	1,688	5	10			333,695	8	6			
	16,130	5	11		Less Re-assured	28,934	15	-	804,731	13	6
Single Premiums	5,966	15	7		Bonus in Cash	40,872	16	-			
Less Re-assured	88	13	4		Less Cash Bonus on Re-assurances	1,129	1	-	39,743	15	-
	5,877	2	3		Surrenders	25,925	8	2			
Renewal Premiums	326,494	9	7		Less Re-assurances surrendered	3,471	10	-	22,453	13	2
Renewal Commuted	785	5	5		Annuities	-	-	-	10,676	4	8
	327,229	15	-		Commission	18,068	-	7			
Less Re-assured	37,901	12	7		Less Commission on Re-assurances	1,904	5	1	16,188	15	6
	289,928	2	5		Expenses of Management	-	-	-	19,042	11	1
Consideration for Annuity Granted	-	-	-	311,885	10	7		Proprietors' Dividends	12,000	-	-
Interest and Dividends	-	-	-	7,850	-	-		Bonus by reduction of Premiums	7,081	1	6
Fines, Fees, &c.	-	-	-	120,948	15	4		Income Tax	5,123	-	10
Profit on Reversions fallen in and redeemed	-	-	-	136	10	-		Loss on Sale of stock	696	10	9
	-	-	-	10,680	1	11		Amount of Funds at the end of the year	3,620,261	3	11
									4,057,998	14	11
	£.			£.				£.			
				4,057,993	14	11					

BALANCE SHEET

Of the Equity and Law Life Assurance Society, on 31st December 1900.

LIABILITIES.	£	s.	d.	ASSETS.	£	s.	d.
Shareholders' Capital, paid-up	60,000	-	-	Mortgages on property within the United Kingdom	1,437,916	8	4
Assurance Fund	3,500,261	3	11	Mortgages on property out of the United Kingdom	26,500	-	-
					1,464,416	8	4
Total Funds as per Revenue Account	3,620,261	3	11	Loans on Society's Policies	111,365	12	8
Claims admitted but not paid	44,868	19	7	Investments—			
Proprietors' Dividends due	12,714	10	-	British Government Securities	38,647	6	2
Annuities due and unpaid	357	1	11	Bank of England Stock	33,600	-	-
Fees due and unpaid	38	7	9	Indian and Colonial Government Securities	195,771	17	2
Commission due and unpaid	2,261	6	4	Foreign Government Securities	159,003	18	2
				Indian Railway Securities	185,242	8	-
				Railway and other Debentures and Debenture Stocks	586,653	18	7
				Railway and other Stocks (Preference and Ordinary)	445,398	15	-
				Freehold Houses (17 and 18, Lincoln's Inn Fields)	16,000	-	-
				Fee Farm Rent	2,198	3	-
				Freehold Ground Rents	5,969	10	2
				Leasehold Ground Rents	1,963	-	-
				Freehold Estates	15,093	16	1
				Reversions	339,535	12	9
				Life Interests	53,678	5	-
				Loans on Personal Security	24,226	-	-
					£	s.	d.
				Outstanding Premiums	47,026	7	8
				Less Re-assurance Premiums outstanding	7,896	-	2
					39,631	7	1
				Outstanding Interest	6,624	14	11
				London and Westminster Bank—			
				Current Account	3,566	15	4
	£.				£.		
					3,580,586	9	6

Note—The Stock Exchange Securities stand in this Balance sheet at the prices at the valuation of 31st. December 1899, that being the date of the last Quinquennial Valuation.

Cecil Henry Russell, Chairman.
Howard W. Elphinstone. } Directors.
Arthur T. Watson.
A. F. Burridge, Actuary and Secretary.

ROYAL NATIONAL PENSION FUND FOR NURSES.

(Third and Fourth Schedules.)

REVENUE ACCOUNT

Of the Royal National Pension Fund for Nurses, from 1st January to 31st December 1900.

ANNUITY ACCOUNT.

	£.	s.	d.		£.	s.	d.
Amount of Annuity Fund at 31st Dec. 1899	414,224	3	8	Annuities - - - - -	4,510	8	10
Single payments for Immediate Annuities - - -	3,851	15	10	Surrenders - - - - -	15,486	17	7
Single Payments for Deferred Annuities - - -	9,324	17	7	Return of Premiums - - - - -	1,706	18	10
Periodical premiums for Deferred Annuities - - -	60,220	-	6	Expenses of Management* - - - - -	2,505	7	1
				Amount of Annuity Fund at 31st December, 1900 - - - - -	481,093	5	10
Fees for alteration of Policies - - -	6	-	-				
Interest and Dividends (less Income Tax)	17,676	-	7				

SICKNESS ACCOUNT.

	£.	s.	d.		£.	s.	d.
Amount of Sickness Fund at 31st December, 1899 - - - - -	3,498	4	1	Sick Pay - - - - -	1,446	3	4
Premiums received - - - - -	1,548	1	1	Expenses of Management - - - - -	140	14	8
Interest and Dividends (less Income Tax)	138	2	4	Medical Referee - - - - -	100	-	-
				Amount of Sickness Fund at 31st December, 1900 - - - - -	3,497	9	6
£.	5,184	7	6	£.	5,184	7	6

DONATION BONUS FUND ACCOUNT.

	£.	s.	d.		£.	s.	d.
Amount of Donation Bonus Fund at 31st December, 1899 - - - - -	61,655	12	5	Expenses of Management - - - - -	30	-	-
Donations and Subscriptions - - - - -	283	12	-	Amount of Donation Bonus Fund at 31st December, 1900 - - - - -	64,397	16	-
Interest and Dividends (less Income Tax)	2,488	11	7				
£.	64,427	16	-	£.	64,427	16	-

FIRST THOUSAND NURSES' TONTINE FUND ACCOUNT.

	£.	s.	d.		£.	s.	d.
Amount of First Thousand Nurses' Tontine Fund at 31st December, 1899 - - - - -	7,282	12	8	Special Bonuses paid - - - - -	81	3	10
Transferred from Council's Reserve Fund - - - - -	16	5	8	Balance 31st December, 1900 - - - - -	7,509	15	1
Interest - - - - -	292	-	7				
£.	7,590	18	11	£.	7,590	18	11

RESERVE FUND.

	£.	s.	d.		£.	s.	d.
Amount of Reserve Fund at 31st December, 1899 - - - - -	7,279	2	7	Difference on Change of Investments - - - - -	237	9	2
Interest - - - - -	295	9	10	Amount of Reserve Fund at 31st December, 1900 - - - - -	7,337	3	3
£.	7,574	12	5	£.	7,574	12	5

ROYAL NATIONAL PENSION FUND FOR NURSES—*continued.*

COUNCIL'S RESERVE FUND.

	£.	s.	d.		£.	s.	d.
Amount of Council's Reserve Fund at 31st December 1899	1,074	17	6	Transferred to First Thousand Nurses' Tontine Fund	16	5	8
Interest	42	19	7	Amount of Council's Reserve Fund at 31st December 1900	1,101	11	5
£.	1,117	17	1	£.	1,117	17	1

ARMLET ACCOUNT.

	£.	s.	d.		£.	s.	d.
Balance at 31st December 1899	50	14	7	Cost of Making and Material, including Stock in hand	42	11	1
Deposits, &c. (525 Armlets in hand)	20	9	2	Deposits, &c., returned, and Postages	9	6	10
£.	71	3	9	Balance at 31st December 1900	19	5	10
				£.	71	3	9

JUNIUS S. MORGAN BENEVOLENT FUND ACCOUNT.

	£.	s.	d.		£.	s.	d.
Amount of Junius S. Morgan Benevolent Fund, at 31st December 1899	17,345	2	3	Grants	732	15	3
Donations and Subscriptions	402	19	2	Expenses of Management	24	13	5
Grants returned	45	10	4	Amount of Junius S. Morgan Benevolent Fund, at 31st December 1900	17,846	-	3
Interest and Dividends (less Income Tax)	809	17	2	£.	18,603	8	11
£.	18,603	8	11				

JUNIUS S. MORGAN BENEVOLENT FUND—RESERVE FUND ACCOUNT.

	£.	s.	d.		£.	s.	d.
Amount of Reserve Fund at 31st December 1899	250	16	-	Amount of Reserve Fund at 31st December 1900	262	10	2
Interest	11	14	2	£.	262	10	2
£.	262	10	2				

TRUST ACCOUNT.

	£.	s.	d.		£.	s.	d.
Mildmay Trust Fund, at 31st December 1899	2,383	16	9	Amount of Trust Account, at 31st December 1900, as per Balance Sheet	11,427	16	2
Interest	71	10	4				
Metropolitan Nursing Association Trust Fund at 31st December 1899	23	5	1				
Since received	16	5	8				
Interest	1	3	9				
Torquay Nurses' Institution Trust Fund, at 31st December 1899	39	17	10				
Interest	17	10	-				
Less,—repaid	40	15	8				
	17	10	-				
Torbay Hospital Trust Fund at 31st December 1899	4	1	6				
Interest	-	2	5				
Leeds Nurses' Institution Trust Fund, at 31st December 1899	1,387	15	4				
Since received	400	-	-				
Interest	42	6	-				
	1,830	1	4				
Less,—repaid	27	14	4				
London Hospital Trust Fund, at 31st December 1899	104	8	9				
Interest	3	2	8				
Royal Hants County Hospital Trust Fund, at 31st December 1899	11	6	5				
Interest	-	6	9				

ROYAL NATIONAL PENSION FUND FOR NURSES—*continued.*TRUST ACCOUNT—*continued.*

	£.	s.	d.	£.	s.	d.	£.	s.	d.
Victoria Hospital, Chelsea, Trust Fund, at 31st December 1899	5	7	7						
Interest	-	3	2						
Guy's Hospital Trust Fund, at 31st December 1899	123	12	1	5	10	9			
Interest	3	14	2						
Guy's Trained Nurses' Institution Trust Fund, at 31st December 1899	216	16	2	127	6	3			
Since received	7	9	-						
Interest	6	10	6						
	230	15	8						
Less,—transferred to Policies	144	6	6						
Nursing Sisters, S. John the Divine Trust Fund, at 31st December 1899	11	6	9	86	9	2			
Interest	-	6	9						
St. Mary's Hospital Trust Fund, at 31st December 1899	106	2	6	11	13	6			
Interest	3	3	8						
Bristol Nurses' Training Institution Trust Fund, at 31st December 1899	11	9	6	109	6	2			
Since received	10	7	-						
Interest	-	8	-						
	22	4	6						
Less,—transferred to Policies	4	-	-	18	4	6			
Seamen's Hospital Trust Fund, at 31st December 1899	6	1	2						
Interest	-	3	8	6	4	10			
Brompton Consumption Hospital Trust Fund, at 31st December 1899	3	14	-						
Interest	-	-	2	3	14	2			
Society for Providing Nurses for the Sick Poor, Belfast, Trust Fund, at 31st December 1899	-	3	7						
Since received	9	11	8	9	16	3			
Interest	-	1	-						
General Infirmary, Hertford, Trust Fund at 31st December, 1899	27	-	2	27	16	4			
Interest	-	16	2						
Royal Berks Hospital Trust Fund, at 31st December 1899	1	15	6						
Since received	12	8	2	14	6	7			
Interest	-	2	11						
Salisbury Nurses Home Trust Fund, at 31st December 1899	5	12	5	5	15	9			
Interest	-	3	4						
Kent and Canterbury Nurses' Institute Trust Fund, at 31st December 1899	1	15	3						
Interest	-	1	-	1	16	3			
Bristol General Hospital Trust Fund, received in 1900	-			18	12	1			
Royal Surrey County Hospital, Guildford, Trust Fund, Received in 1900	-	12	3						
Interest	-	-	4	-	12	7			
Bath District Nursing Association, Trust Fund, Received in 1900	2	8	3						
Interest	-	1	5	2	9	8			
Suspense Account (being amount received under Policies, the Premiums of which were more than twelve months in arrear on the 31st December 1897), Balance 31st December 1899	128	18	-						
Less, repaid	4	1	-	124	17	-			

ROYAL NATIONAL PENSION FUND FOR NURSES—*continued.*TRUST ACCOUNT—*continued.*

	£.	s.	d.	£.	s.	d.	£.	s.	d.
Deposits at 31st	£.	s.	d.						
December 1899	3	5	18	6					
Since received	-	1,782	4	11					
Interest	-	-	58	19	1				
			5,356	2	6				
Less, repaid	-	-	-	2,588	5	1			
				2,767	17	5			
Premiums in Advance									
Account at 31st	£.	s.	d.						
December 1899	3,206	13	5						
Since received	-	1,965	4	1					
Interest	-	-	68	8	9				
			5,240	6	3				
Less, transferred to Policies	-	-	-	1,600	2	1			
				3,640	4	2			
	£.			11,427	16	2	£.		
								11,427	16
									2

The above sums are independent of the moneys contributed by the various Hospitals in part payment of Nurses' Premiums.

BALANCE SHEET

Of the Royal National Pension Fund for Nurses, on the 31st December 1900.

LIABILITIES.	£.	s.	d.	ASSETS.	£.	s.	d.
Annuity Fund - - - - -	481,093	5	10	Investments at Cost :			
Sickness Fund - - - - -	3,497	9	6	British Government Securities - -	42,510	13	3
Donation Bonus Fund - - - -	64,397	16	-	Colonial Stocks - - - - -	39,520	16	9
First Thousand Nurses' Tontine Fund -	7,509	15	1	Indian Government Stock - - - -	6,081	7	-
Reserve Fund - - - - -	7,337	3	3	Railway and other Debentures and Debenture Stocks - - - - -	250,764	14	8
Council's Reserve Fund - - - -	1,101	11	5	Ditto Shares (Preference and Guaranteed) - - - - -	41,783	-	2
Armslet Account - - - - -	19	5	10	Foreign Government Securities - -	162,545	11	5
Junius S. Morgan Benevolent Fund -	17,846	-	3	Municipal Corporation Bonds and Stocks - - - - -	26,090	5	6
Ditto. Reserve Fund - - - -	262	10	2	Outstanding Interest (accrued but not yet payable) - - - - -	6,339	18	9
Trust Account - - - - -	11,427	16	2	Cash in hand and on current account -	516	19	3
				Office Furniture - - - - -	£.	s.	d.
					256	9	3
				Less,—10 per cent. per annum depreciation - - - - -	25	12	11
					230	16	4
				Junius S. Morgan Benevolent Fund :			
				Investments in Railway and other Debentures - - - - -	7,420	2	-
				Ditto Shares (Prefer- ence and Guaranteed) - - - - -	2,140	-	-
				Investments in Foreign Government Securities - - - - -	5,021	6	5
				Loans to Policy Holders - - - - -	3,240	19	8
				Cash in hand - - - - -	54	5	10
				Outstanding Interest - - - - -	231	16	6
					18,108	10	5
£.	594,492	13	6	£.	594,492	13	6

E. A. Hambro, Chairman.

C. Eric Hambro, } Two Members of the Council.

J. P. Morgan, Jr., }

Louis H. M. Dick, Secretary.

I have examined the above Accounts and Balance Sheet, and in my opinion they are correct.

22nd February 1901.

Fredk. Whinney, Chartered Accountant. Auditor.

EAGLE INSURANCE COMPANY.

(First and Second Schedules.)

REVENUE ACCOUNT

Of the Eagle Insurance Company, for the Year ending 31st December 1900.

Amount of Funds at the beginning of the Year	£.	s.	d.	Claims after deducting Re-assurances	£.	s.	d.	£.	s.	d.	
	2,626,079	1	5		245,799	17	6				
	£.	s.	d.	Claims on attainment of given age	8,950	15	4	254,750	12	10	
Premiums	190,909	8	1								
Less—				Surrenders				12,745	6	3	
Re-assurances	24,660	1	4	Annuities				39,982	4	1	
				Commission	9,499	—	2				
				Commission on Consideration for Annuities	285	17	1	9,784	17	3	
Consideration for Annuities											
Interest and Dividends					£.	s.	d.				
				Expenses of Management	19,058	3	—				
				Expenses on Annuities	151	—	—	19,209	3	—	
				Income Tax				2,752	7	2	
				Dividends to Shareholders				8,393	7	6	
				Bonus Reductions of Premium				4,683	—	—	
				Amount of Funds at the end of the Year, as per second Schedule				2,576,997	14	6	
£.	2,929,298	12	7					£.	2,929,298	12	7

BALANCE SHEET

Of the Eagle Insurance Company, on the 31st December 1900.

LIABILITIES.			£.	s.	d.	ASSETS.					
	£.	s.	d.								
Shareholders' Capital	167,867	10	-					Mortgages on Property within the United Kingdom :—			
								On Freeholds	538,501	16	3
								On Life Interests	385,096	15	5
Assurance and Annuity Fund	2,409,130	4	6					On Reversionary Interests	104,336	2	7
								On Miscellaneous Personalty	75,137	16	2
Total Funds				2,576,997	14	6		On House Property	315,644	2	6
								Mortgages out of United Kingdom	153,581	8	4
Claims admitted, but not paid				10,275	19	6		Loans on the Company's Policies	111,816	8	-
								Investments :—	£.	s.	d.
								Colonial Government Securities	10,300	-	-
Sundry Creditors				1,748	19	9		Foreign Government Securities	21,750	-	-
								Railway and other Debenture Stocks	106,033	3	8
								Railway and other Preference Stocks	32,450	-	-
								East Indian Railways	5,150	-	-
								Borough and Parochial Rates	169	6	10
								Foreign Municipal Securities	35,956	1	7
											211,808 12 1
								Freeholds	161,396	16	5
								Leaseholds	17,165	1	3
								Ground Rents	285	18	11
								Life Interests in Possession	51,830	-	4
								Reversions Purchased	217,746	-	11
								Loans on Personal Security	162,738	9	9
								Agents' Balances	7,790	18	11
								Outstanding Premiums	12,269	13	8
								Outstanding Interest	12,856	14	4
								Accrued Interest	21,525	12	-
								Furniture and Fixtures	1,728	3	8
								Cash :—			
								In hand and on Current Account	25,766	2	3
£.	2,589,022	13	9					£.	2,589,022	13	9

Cottesloe, Chairman.

James Fergusson, Deputy Chairman.

W. Hart-Dyke, Director.

Geo. R. Jellicoe, Secretary and General Manager.

Francis E. Colenso, Actuary.

MUTUAL LIFE INSURANCE COMPANY OF NEW YORK.

(First and Second Schedules.)

REVENUE ACCOUNT

Of the Mutual Life Insurance Company of New York, for the Year ending 31st December 1900.

	£.	s.	d.		£.	s.	d.
Amount of Funds at the beginning of the year	61,568,052	15	1	Claims incurred under Policies (no Re-assurances)—			
Premiums earned—				Death Losses	3,074,498	12	1
New	2,060,793	9	5	Matured Endowments	789,834	17	3
Renewal	7,154,750	1	4				
	9,215,543	10	9	Surrenders			
Consideration for Annuities granted	555,348	9	3	Annuities			
Interest, Dividends, and Rents earned	2,666,781	4	10	Bonuses purchasing policy additions and Cash Bonuses			
Mortuary Bond Deposits	20,533	17	7	Commissions			
Profit and Loss	559,919	4	—				
	74,586,179	1	6	Expenses of Management—			
				Taxes	174,473	8	7
				Other Expenses	1,011,217	10	7
				Amount of funds at the end of the year (deducting claims) as per Second Schedule			
					66,506,695	10	8
					£. 74,586,179	1	6

BALANCE SHEET

Of the Mutual Life Insurance Company of New York, on the 31st December 1900.

LIABILITIES.	£.	s.	d.	ASSETS.	£.	s.	d.
Total Funds as per Revenue Account	66,506,695	10	8	British Government Securities	116,591	2	2
Claims Unpaid, awaiting legal release	295,574	2	11	Mortgages on Property within the U.S.A.	15,859,521	—	5
Death losses which have been reported and no proofs received	11,889	14	8	Loans on the Company's Policies, being the amount of the balance of the year's premiums when paid semi-annually, or quarterly, deductible from the amount assured in case of claim less cost of collection	427,908	5	6
Claims not recognised by the Company	10,433	9	5	U.S. and other Government Bonds	1,395,212	1	11
Premiums paid in advance	39,402	16	1	Town, City, and County Bonds	1,373,345	16	3
Unpaid dividends due Policyholders, including those contingent on payment of outstanding premiums	18,518	—	—	State Bonds	197,420	4	6
Amount due and accrued on account of Salaries, Rents, &c.	7,250	13	9	Gas Company Bonds	780,176	11	10
				Water Company Bonds	34,028	14	11
				Railway Bonds	21,109,431	12	3
				Miscellaneous Bonds	2,656,617	18	11
				Railway and other Stocks	9,989,870	18	3
				House Property, unencumbered	4,329,385	3	5
				Landed Property, unencumbered	511,649	17	9
				Loans secured by Pledge of Municipal, U.S., and other Marketable Stocks and Bonds	2,498,973	6	1
				Loans secured by Pledge of Company's Policies	1,772,026	11	7
				Premiums Outstanding, less cost of collection	542,556	14	6
				Interest and Rents, due and accrued	577,671	13	11
				Cash deposited in Banks and Trust Companies	2,728,974	1	9
				Cash in Office	1,891	13	9
					66,903,343	9	8
				Deduct Ledger liabilities	13,579	2	2
	£. 66,889,764	7	6		£. 66,889,764	7	6

Note.—In these Statements the £. is taken as \$4.87.

Isaac F. Lloyd, Second Vice-President.
James C. Holden, } Trustees.
S. D. Babcock, }
Albert Klamroth, Assistant Secretary.

LONDON AND LANCASHIRE LIFE ASSURANCE COMPANY.

(First and Second Schedules.)

REVENUE ACCOUNT

Of the London and Lancashire Life Assurance Company, for the Year ending 31st December 1900.

Amount of funds at the beginning of the year	-	-	£.	s.	d.	1,411,107	19	3
Premiums :								
New, under 2,278 Policies assuring 704,119.	-	-	£.	s.	d.	31,304	8	8
Renewals	-	-	340,222	7	-			
TOTAL Premiums	-	-	271,526	15	9			
Less Premiums paid to other offices for Re-assurances	-	-	8,498	8	5			
Net Premiums	-	-	263,028	12	3			
Interest and Dividends	-	-	57,257	19	1			
Registration of Assignments and other Fees	-	-	57	4	-			
TOTAL Income	-	-				320,343	15	4
			£.			1,731,451	14	7

Claims under Policies (after deduction of Sums Re-assured) paid and admitted, with Bonus additions								£.	s.	d.	97,571	14	3
Endowments matured (after deduction of Sums Re-assured) with Bonus additions											23,694	9	10
Surrenders											12,869	17	2
Commission											22,028	-	2
Expenses of Management	-	-	-	-	£.	s.	d.	32,906	-	8			
Medical Officers and Fees					£.	s.	d.	2,641	1	3			
Policy Stamps	-	-	-	-	224	12	8						
Pension	-	-	-	-	100	-	-						
								2,965	13	6			
Income Tax	-	-	-	-	-	-	-				25,871	14	2
											1,892	2	2
Dividends and Bonus to Shareholders, viz. :					£.	s.	d.						
Dividends	-	-	-	-	1,000	-	-						
Bonus	-	-	-	-	2,500	-	-				3,500	-	-
											1,292	7	-
Cash Bonuses to Policy Holders	-	-	-	-	-	-	-						
Amount of funds at the beginning of the year	-	-	-	-	1,411,107	19	3				203,710	4	9
Addition for 1900	-	-	-	-	116,683	10	7						
Amount of funds at the end of the year (as per Second Schedule)	-	-	-	-	-	-	-				1,527,741	9	10
								£.			1,731,451	14	7

BALANCE SHEET

Of the London and Lancashire Life Assurance Company, on the 31st December 1900.

LIABILITIES.				ASSETS.									
	£.	s.	d.	£.	s.	d.		£.	s.	d.	£.	s.	d.
Capital fully subscribed	100,000	-	-				Mortgages on Property within the United Kingdom:						
							On Real and Leasehold Property	17,488	16	6			
Original amount, paid up	10,000	-	-				On Life Interests and Reversions	15,681	19	5	33,140	15	11
Proprietors' Share of Profits added	10,000	-	-	£.	s.	d.	Mortgages on Freehold Property in Canada, India, and Australia				205,443	14	-
				20,000	-	-							228,584 9 11
Proprietors' Fund—							Loans on the Company's Policies						141,216 4 5
Balance thereof at 31st December 1899	7,697	7	11				Investments:						
Less amount of Bonus distributable amongst Proprietors in 1900	2,500	-	-				British Government Securities	23,381	12	10			
				5,197	7	11	Corporation Stocks, United Kingdom	11,063	17	-			
							Indian and Colonial Government Securities, and Special Deposit with the Canadian Government	169,955	14	4			
							Indian Railway Stocks and Shares	23,290	15	11			
				25,197	7	11	Foreign Government Securities	26,106	13	1			
Assurance Fund	1,502,544	1	11				Railway and other Debentures and Debenture Stock	563,663	11	2			
							Railway Shares (Preference and Ordinary)	124,382	-	2			
Total Funds (as per First Schedule)				1,527,741	9	10	Other Shares (Preference and Ordinary)	13,104	17	4			
							House Property in United Kingdom and Canada	71,018	1	2			
Profit and Loss Items not appropriated				2,819	2	11	Purchase of Improved Ground Rent	13,241	12	9			
							Reversions	7,948	13	10	1,048,077	9	7
Claims admitted, but not paid				24,187	8	10							
							Loans on Personal Security in connection with Life Policies				2,464	12	10
Interest and Bonus to Shareholders, half-year to 31st December 1900				1,803	9	7							
							Branch Offices and Agents' Balances	23,066	6	1			
							December Premiums on which the days of grace are current	44,135	14	7			
													67,202 - 8
							Outstanding Interest, viz.:						
							Accrued, but not due	12,935	10	10			
							Overdue	1,184	18	6			
											14,120	9	4
							Outstanding Rents				133	7	-
							Amounts placed on Deposit for Fixed Periods				11,166	13	4
							Cash:						
							On Current Account at Head Office and Branch Banks	29,723	13	5			
							Bills Receivable	836	16	7			
											30,560	10	-
							Furniture and Fittings at Head Office and Branches	3,283	16	3			
							Less Amount written off for Depreciation this year	823	7	8			
											2,965	8	7
							Policy Stamps in hand				20	5	6
													2,975 14 1
£.	1,556,501	11	2								£.	1,556,501	11 2

R. Nigel F. Kingscote, Chairman.
Samuel G. Sheppard, } Directors.
Vesey G. M. Holt,
W. P. Clirehugh, General Manager.

In accordance with the provisions of the Companies Act 1900, we certify that all our requirements, as Auditors, have been complied with; and we report to the Shareholders that we have compared this Revenue Account and Balance Sheet with the Books and Vouchers at the Head Office, and the Certified Statements received from the Branches, and, in our opinion, the Balance Sheet is a full and fair Balance Sheet, containing the particulars required by the Company's Articles of Association, and properly drawn up, so as to exhibit a true and correct state of the Company's affairs as shown by the books of the Company.

8th March 1901.

Turquand, Youngs & Co. } Auditors.
S. Locke

(First and Second Schedules.)

Of the New York Life Insurance Company for the Year ending 31st December 1900.

* The three items here entered in the inner column all represent cash actually received by the Company. The dividends declared each year by the Company are primarily declared in cash, and if the individual policy-holder desires to use a cash dividend so declared in the purchase of Reversion, that dividend constitutes a single premium for additional insurance, and is therefore an integral portion of the new premium income. Similarly, if he applies a cash dividend to the payment in whole or in part of a renewal premium, such dividend, so used, constitutes a portion of the renewal premium income. The third item (2,631.55.74.) consists of sums allowed by the Company in surrender of Reversionary additions previously added to policies and applied by the policy-holders to the payment, in whole or in part, of renewal premiums; it, therefore, equally constitutes a portion of the renewal premium income. It will thus be seen that these amounts represent entirely actual transactions between the Company and certain of its policy-holders, and in no case include any fictitious or assumed transactions, such as the application of Reserves under premium-paying policies to purchase of paid-up insurance, or the application of cash dividend to the purchase of Reversionary addition when not actually so used.

† The rents from the Company's properties, valued at \$482,605.1. 6d. are, in gross 197,460. 5. 10d. The taxes thereon 47,107.1. 2d. Repairs and all other charges 89,972. 4s. 10d. Leaving Net Income of 110,280. 10s. 10d. included in this item.

Of the New York Life Insurance Company on the 31st December 1900.

In this statement, one pound sterling is reckoned as equal to \$4.86 United States currency.

John A. McCall, President.
John B. Lunger, Managing Actuary.
Edmund D. Randolph, { Trustees.
D. P. Kingsley, }

EDINBURGH LIFE ASSURANCE COMPANY.

(First and Second Schedules.)

REVENUE ACCOUNT

Of the Edinburgh Life Assurance Company, for the Year ending 31st December 1900.

	£.	s.	d.		£.	s.	d.
Amount of Funds at the beginning of the year	3,521,134	-	3	Claims under Policies (after deduction of Sums Re-assured)	192,882	4	4
Premiums (less Re-assurance Premiums)	277,507	3	8	Surrenders	19,270	14	5
Consideration for Annuities granted	46,651	16	5	Annuities (less received under Re-assurances)	40,066	8	8
Interest and Dividends	137,020	10	4	Commission	10,421	1	9
Assignment and other Fees	109	18	6	Expenses of Management	28,726	17	1
Profit on Investments realised during the year	2,529	19	9	Dividends to Shareholders	9,500	-	-
				Income Tax	6,141	18	1
	£.	3,984,953	8 11	Amount of Funds at the end of the year	£.	3,984,953	8 11

BALANCE SHEET

Of the Edinburgh Life Assurance Company, at 31st December 1900.

LIABILITIES.	£.	s.	d.	ASSETS.	£.	s.	d.
Assurance and Annuity Fund	3,565,675	18	4	Mortgages on Property within the United Kingdom, viz.:			
Paid-up Capital	100,000	-	-	Mortgages of Real Property	485,013	9	2
Proprietors' Fund	12,268	6	3	Rent Charges and Annual Rents	119,227	16	1
Total Funds, as per Revenue Account £.	3,677,944	4	7	Mortgages of Life Interests and Reversions	285,409	17	-
Claims admitted but not yet paid	37,278	11	9		£.	889,651	2 3
Annuities due not yet paid	428	15	6	Mortgages on Property out of the United Kingdom	347,753	8	4
Commission and Expenses of Management not yet paid	3,419	5	9	Loans on the Company's Policies	166,322	17	10
Sums on temporary deposit, &c.	8,000	-	8	Loans on Security of Statutory Assessments	15,369	13	8
				Loans on Policies with Personal Security	84	19	1
				Investments:			
				Colonial and Provincial Government Securities	352,254	4	1
				Colonial Municipal Securities	236,602	-	2
				Railway and other Debentures and Debenture Stocks	1,112,713	13	4
				Railway and other Preference and Ordinary Stocks	224,345	19	6
				Deposits with Colonial and other Banks	8,442	7	4
				House Property in Edinburgh, London, Glasgow, Manchester, Liverpool, and Bristol (partly occupied as the Company's Offices)	173,103	9	10
				Company's own Shares (purchased)	3,012	11	-
				Ground Rents and Feu Duties	77,912	8	7
				Life Interests (purchased)	1,297	14	1
				Reversions (purchased)	37,165	11	4
				Cash in Bank—On Current Account	742	15	2
				Policy Stamps on hand	19	8	6
				Agents' Balances (since accounted for)	37,530	9	6
				Outstanding Premiums	6,863	5	10
				Outstanding Interest due and unpaid at date	2,412	9	1
				Outstanding Interest accrued but not yet receivable	33,479	9	9
£.	3,727,079	18	3	£.	3,727,079	18	3

John Rankine, Chairman.
 B. Hall Blyth, } Directors.
 John Boyd,
 Arch. Hewat. Manager.

SCOTTISH METROPOLITAN LIFE ASSURANCE COMPANY (LIMITED).

(Third and Fourth Schedules.)

STATEMENT OF ACCOUNTS

Of the Scottish Metropolitan Life Assurance Company, Limited, for the Year ending 31st December 1900.

I.—LIFE ASSURANCE ACCOUNT.

	£.	s.	d.		£.	s.	d.
Amount of Life Assurance Fund at 31st December 1899	420,674	12	8	Claims under Policies (after deduction of sums re-assured)	33,074	18	10
Premiums (after deduction of Re-assurances)	68,902	2	11	Endowments matured	5,276	10	—
Interest and Dividends	17,442	9	6	Surrenders	3,002	18	2
Consideration for Annuities granted	1,197	8	11	Annuities	2,455	11	11
				Commission	3,346	1	3
				Expenses of Management	9,819	2	8
				Income Tax	639	16	4
				Dividend to Shareholders—Proportion charged to this Account	1,500	—	—
				Amount of Life Assurance Fund at 31st December 1900, as per Fourth Schedule	450,201	14	5
£.	508,216	18	7	£.	508,216	18	7

II.—ACCIDENT AND GENERAL REVENUE ACCOUNT.

	£.	s.	d.		£.	s.	d.
Amount of Accident and General Fund at 31st December 1899	8,724	5	6	Claims	12,822	8	10
Premiums:				Re-assurances (including the re-assurance of fatal risks)	4,563	14	4
Home	28,860	7	3	Bonus Reductions to Policy-holders	2,189	11	9
Colonial (Risks expired)	3,022	6	9	*Commission	5,082	5	4
Sum received for Transfer of Australasian Accident Business to the Ocean Accident and Guarantee Corporation, Limited, less charges thereon	31,882	14	—	*Expenses of Management	9,147	5	7
Interest and Dividends, including 952l. 15s. 10d. accumulated interest realised during year	1,606	19	8	Income Tax	186	17	8
Transfer and Assignment Fees	3,850	8	1	Dividend to Shareholders	4,000	—	—
	44	14	—	Less—Proportion charged to Life Account	1,500	—	—
£.	45,699	1	3	Furnishings, amount written off	2,500	—	—
				Amount of Accident and General Fund at 31st December 1900, as per Fourth Schedule	285	15	3
					9,021	7	6
				£.	45,699	1	3

* These amounts include Commission and Expenses of Management on Colonial Business prior to the transfer to the Ocean Corporation.

BALANCE SHEET

Of the Scottish Metropolitan Life Assurance Company, Limited, on the 31st December 1900.

LIABILITIES.			ASSETS.		
Shareholders' Capital paid-up	£.	s. d.	Mortgages on Property within the United Kingdom	£.	s. d.
Life Assurance Fund	80,000	—	Investments:	54,579	1 4
This amount is in excess of the sum required to be carried to the Life Assurance Fund in terms of the Articles of Association of the Company.	450,201	14 5	Railway and other Debentures; Debenture Stocks and First Mortgage Gold		
Accident and General Fund	9,021	7 6	Bonds of American Railways	158,062	19 6
Accident Policyholders have in addition to this Fund the whole Capital of the Company, amounting to £150,000, besides which all fatal risks are underwritten by the Life Department, and are payable out of the Life Assurance Fund, amounting to £450,201 14s. 5d.			Railway Preference and Ordinary Stocks	17,921	10 4
Total Funds	589,223	1 11	Shares of the London Amicable Assurance Society, Limited	8,808	17 10
			Colonial Government Securities	5,000	—
			Colonial Municipal Securities	922	6 11
			Foreign Government Securities	7,881	8 11
			*Fixed Deposits with Colonial Banks	10,496	17 6
			Fou Duties	1,012	9 9
			House Property	24,851	1 1
			Life Interests and Reversions	48,666	15 11
			Bank, Gas, and Heritable Property		
			Company's Stocks and Shares	8,069	17 7
			Loans on Life Interests and Reversions	286,684	5 4
			Ditto Stocks and Shares	114,408	5 10
			Ditto Policies (within Surrender Value)	21,229	19 5
			Ditto Personal Security	17,637	13 7
			Ditto Local Rates, &c.	18,418	— 8
			Agents' Balances	1,986	18 6
			Outstanding Premiums	64	5 7
			Outstanding Interest	20,708	19 —
			Interest accrued, but not yet due	1,585	2 —
			Furnishings—Head Office and Branches	3,722	11 9
			Sums due to the Company	2,575	15 —
			Cash in Bank, on Deposit	1,807	2 8
			Ditto Current Account		
			Cash in Hand at Head Office and Branches	12,246	12 7
£.	553,468	18 4	£.	553,468	18 4

* 10,000l. of this amount is on deposit with the Bank of Australasia to meet Government requirements in connection with the Company's business in New Zealand.

D. Scott Moncrieff,
John Alex. Reid,
R. A. Robertson,
H. E. Marriott, Manager.

In accordance with the provisions of the Companies Act, 1900, we certify that all our requirements as Auditors have been complied with.
Edinburgh, 15th March 1901.

Scott Moncrieff, Thomson, & Shiells, C.A., Auditors.

We have audited the Accounts of the Scottish Metropolitan Life Assurance Company, Limited, for the year to 31st December 1900, and have examined the above Balance Sheet, and report that it is correctly drawn up so as to exhibit a true and correct view of the Company's Affairs as shown by the books of the Company.

Edinburgh, 15th March 1901.

Scott Moncrieff, Thomson, & Shiells, C.A., Auditors.

STAR LIFE ASSURANCE SOCIETY.

(First and Second Schedules.)

REVENUE ACCOUNT

Of the Star Life Assurance Society, for the Year ending 31st December 1900.

Amount of Funds at the beginning of the Year			£.	s.	d.	Claims under Policies			£.	s.	d.			
			4,828,287	4	11				311,732	6	11			
						Less Re-Assurances			21,701	4	5			
									290,031	2	6			
Premiums		£. s. d.	583,499	19	4	Endowments Matured			29,697	17	-	319,728	19	6
Less Re-Assurance Premiums		24,064	8	5		Surrenders						30,450	7	-
			559,435	10	11	Surrenders of Bonus						1,189	8	5
Consideration for Annuities granted			8,819	4	10	Annuities						15,380	15	5
Interest and Dividends			169,558	4	6	Commission						45,449	-	8
Fees			184	18	7	Expenses of Management		£. s. d.	29,037	15	1			
						Medical Fees		3,397	6	2		32,435	1	3
						Income Tax						7,895	3	2
						Dividends to Shareholders						250	-	-
						Bonus Abatement of Premiums						3,502	2	2
						Amount of Funds at end of the Year, as per Second Schedule						5,110,004	6	2
			£. 5,566,285	3	9							£. 5,566,285	3	9

BALANCE SHEET

Of the Star Life Assurance Society, on the 31st December 1900.

LIABILITIES.				ASSETS.			
	£.	s.	d.		£.	s.	d.
Shareholders' Capital paid-up	5,000	-	-	Mortgages on Property within the United Kingdom	325,131	17	5
Assurance and Annuity Fund	5,105,004	6	2	Mortgages on Property out of the United Kingdom	279,343	10	3
Total Funds as per First Schedule	5,110,004	6	2	Loans on the Society's Policies (within their surrender value)	323,362	3	4
Claims admitted and announced, but not paid	41,751	6	-	Investments—			
				British Government Securities	18,744	14	4
				Indian and Colonial Government Securities	1,162,958	1	2
				Foreign Governments Securities	82,708	5	5
				Foreign Municipality Securities	84,100	-	-
					166,808	5	5
				Railway Guaranteed Stock	25,002	15	7
				Railway Debenture Stock	24,500	7	6
				Railway Preference and Preferred Stock	1,540,360	15	1
				Freehold and Leasehold Premises	280,538	17	1
				Ground Rents	108,450	13	8
				Purchase of Life Interests and Reversions	44,307	12	8
				Loans—			
				To Trustees of Wesleyan Methodist Chapels	54,747	8	2
				Upon Life Interests and Reversions	174,004	14	6
				On Statutory Rates	247,087	18	10
				On Indian Government Securities	20,003	3	-
				Agents' Balances	172,090	2	4
				Outstanding Premiums (Head Office)	11,048	14	11
				Premiums on Credit	46,491	1	-
				Outstanding Interest	6,140	5	2
				Accrued Interest (to 31st December 1900)	60,134	3	9
				Bankers' Balances—			
				On Special Deposit Account	31,000	-	-
				On Deposit Account	28,250	-	-
				On Current Account	3,248	7	-
£.	5,151,755	12	2	£.	5,151,755	12	2

J. Vanner, Chairman.
George Lidgett, Deputy Chairman.
S. D. Waddy, Director.
H. G. Hobson, Actuary and Secretary.

SUN LIFE ASSURANCE SOCIETY.

(Third and Fourth Schedules.)

REVENUE ACCOUNTS

Of the Sun Life Assurance Society, for the Year ending 31st December 1900.

LIFE ASSURANCE ACCOUNT.

	£.	s.	d.		£.	s.	d.
Amount of Life Assurance Fund at the beginning of the year	3,784,515	12	10	Claims under Policies, less Re-Assurances—			
				By Death	207,120	6	7
Premiums, less Re-assurance Premiums	468,242	17	-	By Endowments Matured	16,752	16	-
				By Bonus Additions	33,918	9	8
Interest, Dividends, and Rents	159,106	9	4	Surrenders	17,755	15	10
				Commissions	24,244	18	11
Registration and Transfer Fees	200	2	6	Expenses of Management	46,526	5	10
				Transfer to Superannuation Fund	2,000	-	-
				Bonus Reductions of Premiums	2,193	4	8
				Interim Bonus to Proprietors	4,805	14	1
				Agents' Defaults	2	10	3
				Amount of Life Assurance Fund at the end of the year as per Balance Sheet	4,051,804	19	10
£.	4,407,125	1	8	£.	4,407,125	1	8

ANNUITY ACCOUNT.

	£.	s.	d.		£.	s.	d.	
Amount of Annuity Fund at the beginning of the year	285,087	7	5	Annuities	27,841	2	5	
Consideration for Annuities	83,626	4	3	Commissions	886	5	3	
Interests, Dividends, and Rents	12,740	6	8	Expenses of Management	696	10	11	
				Amount of Annuity Fund at the end of the year as per Balance Sheet	352,079	19	9	
	£.	381,453	18	4	£.	381,453	18	4

ACCIDENT AND GENERAL ACCOUNT.

	£.	s.	d.		£.	s.	d.
Amount of Accident and General Fund at the beginning of the year	95,203	3	9	Claims, less Re-insurances	15,250	11	3
Premiums, less Re-insurance Premiums and Bonus Reductions	72,337	15	11	Commissions	5,206	6	2
Interest, Dividends and Rents	4,755	10	4	Expenses of Management	9,183	8	11
	£.	172,296	10	Amount of Accident and General Fund at the end of the year as per Balance Sheet	142,656	3	8
				£.	172,296	10	-

PROPRIETORS' FUND.

	£.	s.	d.		£.	s.	d.
Amount of Proprietors' Fund at beginning of the year	407,110	10	-	Dividends	18,000	-	-
Interest, Dividends, and Rents	16,673	10	9	Expenses of Management	431	7	9
Interim Bonus	4,805	14	1	Amount of Proprietors' Fund at the end of the year as per Balance Sheet	410,167	7	1
£.	428,598	14	10	£.	428,598	14	10

SUN LIFE ASSURANCE SOCIETY—continued.

BALANCE SHEETS Of the Sun Life Assurance Society, as on 31st December 1900.

LIFE ASSURANCE, ANNUITY AND ACCIDENT AND GENERAL FUNDS.

LIABILITIES.			ASSETS.		
	£.	s. d.		£.	s. d.
Life Assurance Fund as per Revenue Account - - - - -	4,051,804	19 10	Mortgages on Property within the United Kingdom -	986,611	- 8
Annuity Fund as per Revenue Account - - - - -	352,079	19 9	Mortgages on Life Interests - - - - -	31,277	- 3
Accident and General Fund as per Revenue Account - - - - -	142,656	3 8	Mortgages on Reversions - - - - -	185,537	1 6
			Mortgages on County and District Rates - - -	94,392	19 2
			Loans on the Society's Policies - - - - -	156,282	12 2
Superannuation Fund - - - - -			Investments:		
Claims notified:	£.	s. d.	Indian and Colonial Government Securities - -	117,413	- 11
Life - - - - -	41,076	18 3	Foreign Government Securities - - - - -	107,223	7 3
Accident and General - - - - -	6,220	- -	Railway and other Debentures and Debenture Stocks - - - - -	1,597,799	4 11
			Railway and other Stocks and Shares (Guaranteed, Preference, and Ordinary) - - - - -	721,370	16 7
Annuities due - - - - -			Freehold and Leasehold Property - - - - -	53,222	13 2
Interest and other Sums received in advance - - -			Freehold and Leasehold Ground Rents - - -	339,453	13 4
Sundry Creditors - - - - -			Reversions - - - - -	38,867	17 8
Outstanding Commissions and Expenses - - - - -			Life Interests - - - - -	9,981	3 8
			Bank Deposits, fixed - - - - -	3,442	16 8
			Agents' Balances - - - - -	52,463	- 7
			Outstanding Premiums - - - - -	22,037	8 7
			Outstanding Interest - - - - -	11,367	19 4
			Interest accrued but not due - - - - -	50,787	17 6
			Sundry Debtors - - - - -	1,725	9 10
			Bills Receivable - - - - -	53	6 4
			Cash:—		
			In Hand and on Current Account - - - - -	22,673	5 8
	£.	4,908,883 15 9		£.	4,608,383 15 9

PROPRIETORS' FUND.

LIABILITIES.			ASSETS.		
	£.	s. d.		£.	s. d.
Proprietors' Fund as per Revenue Account:—	£.	s. d.	Mortgages on Property within the United Kingdom -	49,734	- 16
Capital paid up - - - - -	300,000	- -	Investments:—		
Investment Fluctuation Reserve - - - - -	20,000	- -	Foreign Government Securities - - - - -	2,618	- -
Accumulations - - - - -	30,167	7 1	Railway and other Debentures and Debenture Stocks - - - - -	235,976	12 6
			Railway and other Stocks and Shares (Preference, and Ordinary) - - - - -	45,503	1 -
Reserve for half-year's Dividend payable 1st January 1901 - - - - -	9,000	- -	Freehold and Leasehold Property - - - - -	34,921	19 7
Sundry Creditors - - - - -			Freehold Ground Rents - - - - -	40,000	- -
			Outstanding Interest - - - - -	1,626	9 9
			Interest accrued but not due - - - - -	4,587	17 4
			Cash:—		
			In Hand and on Current Account - - - - -	5,424	6 1
	£.	419,492 7 1		£.	419,492 7 1

Audited and found correct,
L. Pole,
John Gane, F.C.A., } Auditors.
5th February 1901.

M. R. Pryor, Chairman.
Charles A. Scott Murray, Deputy Chairman.
F. H. Norman, } Directors.
Granby,
E. Linnell, Secretary and General Manager.

EQUITABLE LIFE ASSURANCE SOCIETY OF THE UNITED STATES.

(First and Second Schedules.)

REVENUE ACCOUNT

Of the Equitable Life Assurance Society of the United States for the Year ending 31st December 1900.

Amount of Funds at beginning of the year	£.	s.	d.	Claims under Policies:—	£.	s.	d.	£.	s.	d.
	57,907,896	4	-	By Death	3,104,785	6	3			
Premiums	9,495,152	18	11	By Maturity of Endowments	412,614	14	3	3,517,400	-	6
Consideration for Annuities granted	204,223	17	4	Surrenders	-	-	-	1,022,462	16	11
Interest, Dividends and Rents	2,553,700	6	9	Annuities	-	-	-	138,511	18	10
Gain in Valuation of Assets	386,452	13	8	Commissions	-	-	-	1,229,811	17	11
				Expenses of Management:—						
				Taxes	176,168	5	6			
				Agency Expenses	275,463	10	-			
				Other Expenses	462,290	9	11	913,931	5	5
				Cash Bonuses to Policy-holders	-	-	-	725,341	16	-
				*Interest on Shareholders' Capital	-	-	-	1,458	6	8
				Amount of Funds at the end of year, as per Second Schedule	-	-	-	62,998,507	18	5
£.	70,547,426	8	-					£.	70,547,426	8

* Under the Charter all profits belong to the Policy-holders, and the Shareholders can receive only 7 per cent. interest on their Paid-up Capital.

BALANCE SHEET

Of the Equitable Life Assurance Society of the United States on 31st December 1900.

LIABILITIES.				ASSETS.					
	£.	s.	d.	£.	s.	d.	£.	s.	d.
*Shareholders' Capital paid-up	20,833	6	8				Mortgages on Freehold Property within the United States	9,460,763	1 11
Assurance and Annuity Fund	62,977,674	11	9				Deferred Premiums when paid semi-annually or quarterly, less 60 per cent. on new and 5 per cent. on renewals	503,333	19 2
							Investments—		
							United States Bonds	190,916	13 4
							Other Government Bonds, comprising:		
							£.	s.	d.
							British	110,034	3 4
							South Australian	15,543	6 8
							Cape of Good Hope	11,250	4 2
							Transvaal	10,205	4 2
							Swiss	3,926	5
							Prussian	89,422	5 10
							German	92,248	15
							Wurtemberg	20,718	15
							Swedish	18,496	10
							Russian	110,396	10
							Italian Rentes	169,278	2 6
							Hungarian	21,013	19 2
							Servian	4,484	11 8
							Mexican	239,228	15
							Brazilian	14,624	15 10
							Argentine	10,346	17 6
								941,218	2 6
							State Bonds	14,550	4 2
							Montreal City and other Municipal Bonds	392,311	17 6
							Other Marketable Bonds, including—		
							Railway and other Bonds	28,516,913	15
							Telegraph Bonds	439,014	3 4
							Bank Stock	3,049,356	5
							Telegraph Stock	110,906	5
							Railway and other Stock	281,530	4 2
							House Property	7,541,662	1
							Landed Property	414,322	7 11
							Loans secured by United States, Municipal, and other Marketable Securities and Bonds	5,285,747	5 10
							Loans on Policies	1,535,967	15 3
							Agents' Balances	109,204	16 5
							Outstanding Premiums, less 60 per cent. on new and 5 per cent. on renewals	854,468	2 6
							Outstanding Interest and Rents due and accrued	124,372	16 5
							Cash—		
							On deposit	3,688,063	16
							On hand	3,306	6 4
£.	63,457,920	17	10				£.	63,457,920	17 10

* Deposited at Albany on interest, as required by the Laws of New York State. In these Statements the dollar has been taken at 4s. 2d.

James W. Alexander, President.
 Chauncey M. Depeu, }
 Marcellus Hartley, } Directors.
 Joel G. Van Cise, Actuary.

NATIONAL ASSURANCE COMPANY OF IRELAND.

(Third and Fourth Schedules.)

LIFE ACCOUNTS

Of the National Assurance Company of Ireland for the Year ending 31st December 1900.

	No. 1 Series.	No. 2 Series.	Annuity Account.	Liberal Annuity Company of Dublin Trust Account.	Dublin Widows' Trust Account.	Great Britain Trust Account.	TOTAL.
INCOME.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.
Amount of Funds at the beginning of the year, including Reserve for Fluctuations in Investments (3,687l. 1s. 9d.), No. 2 Fund	2,000 10 -	112,428 3 8	10,634 19 6	29,040 5 10	12,455 17 6	85,129 19 3	252,387 4 9
Premiums, less Re-Assurances	61 13 4	11,200 11 8	360 10 -	174 2 1	77 2 -	5,433 3 4	16,895 8 4
Consideration for Annuities granted	- - -	- - -	411 11 5	912 6 5	385 3 3	3,153 19 10	9,318 8 4
Interest and Dividends	104 9 9	4,350 17 8	- - -	288 16 -	34 - -	13 5 5	2,857 4 5
Profit on Realisation of Assets	- - -	2,521 3 -	- - -	- - -	- - -	1 5 -	1 5 -
Assignment Fees	- - -	- - -	- - -	- - -	- - -	- - -	- - -
TOTAL	2,806 2 1	130,498 16 -	11,407 - 11	30,415 10 4	12,952 2 9	93,731 12 10	281,571 4 11
EXPENDITURE.							
Claims under Life Policies, including Bonuses, after deduction of sums re-assured	- - -	10,704 17 4	- - -	- - -	- - -	14,054 4 10	24,759 2 2
Endowment Policies matured	- - -	640 - -	- - -	- - -	- - -	90 - -	730 - -
Annuities paid	- - -	- - -	2,061 5 -	2,858 7 3	1,408 10 -	- - -	6,328 2 3
Surrenders	- - -	522 6 4	- - -	- - -	- - -	- - -	522 6 4
Commission	- - -	649 11 2	- - -	- - -	- - -	- - -	649 11 2
Expenses of Management	- - -	927 3 2	2 16 -	142 - -	142 - -	411 19 2	1,625 18 4
Amount transferred to Profit and Loss Account	166 3 1	- - -	- - -	- - -	- - -	- - -	166 3 1
Amount of Funds at the end of the year (as per Balance Sheet), including Reserve for Fluctuations in Investments (6,203l. 4s. 9d.), No. 2 Fund	2,000 10 -	117,054 18 -	9,342 19 11	27,415 3 1	11,401 12 9	79,175 5 10	247,000 1 7
TOTAL	2,806 2 1	130,498 16 -	11,407 - 11	30,415 10 4	12,952 2 9	93,731 12 10	281,571 4 11

ACCIDENT ACCOUNT.

	£. s. d.		£. s. d.
Premiums received, less Re-Insurances	6,882 11 5	Losses and Commission paid and outstanding	4,581 12 2
		Expenses of Management	1,547 11 -
		Balance transferred to Fire Account	753 8 3
£.	6,882 11 5	£.	6,882 11 5

FIRE ACCOUNT.

	£. s. d.		£. s. d.
Amount of Reserve Fund at the beginning of the Year	96,470 11 7	Fire Claims (after deduction of amounts recovered by Re-Insurances)	333,000 9 7
Premiums received (after deduction of Re-Insurances)	405,184 13 5	Commission	81,036 18 8
Balance transferred from Accident Account	753 8 3	Expenses of Management	58,339 10 1
Amount transferred from Profit and Loss Account	5,000 - -	Amount of Reserve Fund at the end of Year	35,031 14 11
£.	507,408 13 3	£.	507,408 13 3

PROFIT AND LOSS ACCOUNT.

	£. s. d.		£. s. d.		£. s. d.
Balance of last year's Account	8,870 18 1	Dividend to Shareholders, being final Dividend for Year 1899	3,000 - -		
Interest and Dividends not carried to other Accounts	4,087 16 2	Interim Dividend for Year 1900	2,000 - -		5,000 - -
Amount transferred from Life Fund, No. 1	166 3 1	Expenses of Management not charged to other Accounts	- - -		1,595 2 1
Profit on Realisation of Investments	4,991 - -	Amount transferred to Investment Fluctuation Reserve Life Fund No. 2	- - -		2,521 3 -
		Amount transferred to Fire Account	- - -		5,000 - -
£.	18,985 17 4	Balance at end of the Year	- - -		4,849 12 3
				£.	18,985 17 4

NATIONAL ASSURANCE COMPANY OF IRELAND—continued.

BALANCE SHEET

Of the National Assurance Company of Ireland on 31st December 1900.

LIABILITIES.

	National Assurance Company General Account.	Liberal Annuity Company of Dublin Trust Account.	Dublin Widows' Trust Account.	Great Britain Trust Account.	TOTAL.
	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.
Shareholders' Capital, 1,000,000£., of which is paid up - - -	100,000 - -	- - -	- - -	- - -	- - -
Reserve Fund - - - - -	35,081 14 11	- - -	- - -	- - -	- - -
Profit and Loss - - - - -	4,849 12 3	- - -	- - -	- - -	- - -
Reserve for Fluctuations in Investments, General Fund - - -	3,033 7 -	- - -	- - -	- - -	- - -
Life Assurance Fund, No. 1 - - - - -	2,600 19 -	- - -	- - -	- - -	- - -
Do. do. No. 2 - - - - -	110,840 13 8	- - -	- - -	- - -	- - -
Reserve for Fluctuations in Investments, Life Fund No. 2 - - -	6,208 4 9	- - -	- - -	- - -	- - -
Annuity Fund - - - - -	9,342 19 11	- - -	- - -	- - -	- - -
TOTAL FUNDS - - -	272,012 11 1	27,415 3 1	11,401 12 9	79,175 8 10	390,004 15 9
Late Royal Exchange Insurance Company of Dublin - - -	1,868 12 6	- - -	- - -	- - -	1,868 12 6
Dividends and Bonuses Unclaimed - - - - -	2,136 15 -	- - -	- - -	- - -	2,136 15 -
Loan Account - - - - -	32,739 4 6	- - -	- - -	- - -	32,739 4 6
Outstanding Fire and Accident Losses and Expenses - - -	82,696 - 7	- - -	- - -	- - -	82,696 - 7
Claims under Life Policies, admitted, but not paid - - -	1,537 10 -	- - -	- - -	4,653 - -	6,190 10 -
Due to Great Britain Policy-holders' Trustee - - - - -	- - -	- - -	- - -	52 10 -	52 10 -
Due to National Assurance Company of Ireland by Trust Accounts, and included in those Accounts - - - - -	- - -	1,630 13 5	- - -	605 13 3	2,236 6 8
Due by National Assurance Company of Ireland to Trust Accounts, and included in those Accounts - - - - -	15 13 -	- - -	- - -	- - -	15 13 -
TOTAL - - - £.	393,006 0 8	29,045 16 6	11,401 12 9	84,486 12 1	517,940 8 -

ASSETS.

	Amount of Stock.	National Assurance Company General Account.	Liberal Annuity Company of Dublin Trust Account.	Dublin Widows' Trust Account.	Great Britain Trust Account.	TOTAL.
	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.
Mortgages on Property within the United Kingdom - - -	- - -	78,543 8 -	- - -	- - -	- - -	78,543 8 -
Loans on the Company's Life Policies - - - - -	- - -	7,002 14 4	- - -	- - -	7,246 9 6	14,249 3 10
Investments:						
Indian and Colonial Government Securities - - -	39,458 - 8	21,420 2 9	3,447 11 6	- - -	19,584 4 -	44,451 18 3
United States State Bonds - - - - -	16,000 - -	16,841 6 8	- - -	- - -	- - -	16,841 6 8
United States Municipal Bonds - - - - -	24,000 - -	26,350 4 11	- - -	- - -	- - -	26,350 4 11
Foreign Government Securities - - - - -	6,240 - -	- - -	- - -	- - -	6,317 16 8	6,317 16 8
Railway and other Debentures and Debenture Stocks - - -	70,050 - -	50,788 2 8	- - -	11,358 - -	18,105 10 9	80,251 13 5
Railway and other Stocks and Shares (Preference and Ordinary Guaranteed) - - - - -	44,040 - -	11,328 13 7	25,598 5 -	- - -	24,080 - -	61,006 18 7
Landed and House Property (Freehold and Leasehold) - - -	- - -	25,677 18 9	- - -	- - -	7,037 10 -	32,715 8 9
Bank of Ireland Stock - - - - -	3,928 7 11	12,076 - 7	- - -	- - -	- - -	12,076 - 7
Advances on Government Stock, Pensions and Annuities - - - - -	- - -	4,020 11 -	- - -	- - -	- - -	4,020 11 -
Agents' Balances on Life Account - - - - -	- - -	1,719 6 1	- - -	- - -	277 4 1	1,996 10 2
Agents' and Re-Insurance Balances on Fire and Accident Accounts, including Outstanding Premiums - - - - -	- - -	121,045 18 4	- - -	- - -	- - -	121,045 18 4
Outstanding Life Premiums - - - - -	- - -	502 - -	- - -	27 19 9	679 2 -	1,269 1 9
Outstanding Interest - - - - -	- - -	2,222 2 1	- - -	- - -	882 4 8	3,104 6 9
Due by National Assurance Company of Ireland to Dublin Widows' Trust Account - - - - -	- - -	- - -	- - -	15 13 -	- - -	15 13 -
Due to National Assurance Company of Ireland by Liberal Annuity Company of Dublin Trust Account - - - - -	- - -	1,630 13 5	- - -	- - -	- - -	1,630 13 5
Due to National Assurance Company of Ireland by Great Britain Trust Fund - - - - -	- - -	605 13 3	- - -	- - -	- - -	605 13 3
Cash in hand, and on Deposit and Current Accounts - - -	- - -	9,971 10 3	- - -	- - -	276 10 5	10,248 - 8
TOTAL - - - £.	208,725 8 7	393,006 0 8	29,045 16 6	11,401 12 9	84,486 12 1	517,940 8 -

Joseph T. Pim, Chairman.
 Geo. Kinahan,
 Henry Perry Goodbody,
 C. Chevallier Cream, } Directors.
 Manager and Secretary,
 Principal Officer.

We have audited the accounts of the Company, and in our opinion the Balance Sheet and Profit and Loss Account represent a true statement of the Company's affairs. The securities for the Company's Investments and Loans have been examined by us and verified, and the Cash Balances certified. The audited accounts of the various Trust Funds of the Company, viz., Liberal Annuity Company, Dublin Widows' Trust Fund, and Great Britain Society have been presented to us.

Tho. W. Kinahan,
 John Edu. Fottrell, } Auditors.

THE L. L. B. SOCIETY

... ..

	Σ	s	d
1	20,650	9	5
2	20,288	16	1
3	21,256	18	5
4	22,227	2	-
5	29,100	6	11
6	27,07	14	3
7	28,87	11	2
8	22,227	18	3
9	22,25	16	8
10	27,07	14	11

1. The first group of people who are not allowed to enter the country are those who are on the "no-fly" list. This list is maintained by the Department of Homeland Security and includes individuals who are suspected of being involved in terrorism or other activities that could threaten the security of the United States.

	1931	1932	1933	1934	1935	1936	1937	1938	1939	1940	1941	1942	1943	1944	1945	1946	1947	1948	1949	1950	1951	1952	1953	1954	1955	1956	1957	1958	1959	1960	1961	1962	1963	1964	1965	1966	1967	1968	1969	1970	1971	1972	1973	1974	1975	1976	1977	1978	1979	1980	1981	1982	1983	1984	1985	1986	1987	1988	1989	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031	2032	2033	2034	2035	2036	2037	2038	2039	2040	2041	2042	2043	2044	2045	2046	2047	2048	2049	2050	2051	2052	2053	2054	2055	2056	2057	2058	2059	2060	2061	2062	2063	2064	2065	2066	2067	2068	2069	2070	2071	2072	2073	2074	2075	2076	2077	2078	2079	2080	2081	2082	2083	2084	2085	2086	2087	2088	2089	2090	2091	2092	2093	2094	2095	2096	2097	2098	2099	2100	2101	2102	2103	2104	2105	2106	2107	2108	2109	2110	2111	2112	2113	2114	2115	2116	2117	2118	2119	2120	2121	2122	2123	2124	2125	2126	2127	2128	2129	2130	2131	2132	2133	2134	2135	2136	2137	2138	2139	2140	2141	2142	2143	2144	2145	2146	2147	2148	2149	2150	2151	2152	2153	2154	2155	2156	2157	2158	2159	2160	2161	2162	2163	2164	2165	2166	2167	2168	2169	2170	2171	2172	2173	2174	2175	2176	2177	2178	2179	2180	2181	2182	2183	2184	2185	2186	2187	2188	2189	2190	2191	2192	2193	2194	2195	2196	2197	2198	2199	2200	2201	2202	2203	2204	2205	2206	2207	2208	2209	2210	2211	2212	2213	2214	2215	2216	2217	2218	2219	2220	2221	2222	2223	2224	2225	2226	2227	2228	2229	2230	2231	2232	2233	2234	2235	2236	2237	2238	2239	2240	2241	2242	2243	2244	2245	2246	2247	2248	2249	2250	2251	2252	2253	2254	2255	2256	2257	2258	2259	2260	2261	2262	2263	2264	2265	2266	2267	2268	2269	2270	2271	2272	2273	2274	2275	2276	2277	2278	2279	2280	2281	2282	2283	2284	2285	2286	2287	2288	2289	2290	2291	2292	2293	2294	2295	2296	2297	2298	2299	2300	2301	2302	2303	2304	2305	2306	2307	2308	2309	2310	2311	2312	2313	2314	2315	2316	2317	2318	2319	2320	2321	2322	2323	2324	2325	2326	2327	2328	2329	2330	2331	2332	2333	2334	2335	2336	2337	2338
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LONDON LIFE ASSOCIATION (LIMITED).

(First and Second Schedules.)

REVENUE ACCOUNT

(Of the London Life Association (Limited), for the Year ending 31st December 1900.

	£.	s.	d.		£.	s.	d.	£.	s.	d.
Assurance Fund - - - - -	4,450,608	-	-	Claims by Death - - - - -	249,818	-	-			
Investment Fluctuation Fund - - - - -	47,766	2	8	by endowment matured - - - - -	116	-	-	249,934	-	-
Premium accumulations (after payments extinct) - - - - -	13,297	4	10	Surrenders, and like Voluntary Payments - - - - -				7,442	17	2
Reserve - - - - -	48,898	19	8	Expenses of Management - - - - -				16,615	9	6
Amount of Funds at the beginning of the Year - - - - -	4,560,570	7	2	Property and Income Tax - - - - -				7,435	13	3
Premiums (after deduction of 3,432l. 9s. 2d. for re-assurances) - - - - -	360,188	9	9	Allowance in respect of Reduction of Premium - - - - -				209,104	11	1
Interest and Dividends - - - - -	173,379	1	6	Amount of Funds at the end of the Year, as per Second Schedule - - - - -				4,604,560	8	9
Profit on Realisation - - - - -	955	1	4							
	£. 5,095,092	19	9					£. 5,095,092	19	9

BALANCE SHEET

(Of the London Life Association (Limited), on the 31st December 1900.

LIABILITIES.	£.	s.	d.	ASSETS.	£.	s.	d.
Assurance Fund - - - - -	4,494,419	-	-	Mortgages on Property in Great Britain - - - - -	1,453,240	1	11
Investment Fluctuation Fund - - - - -	51,337	11	6	Mortgage on Property in a British Colony - - - - -	7,230	-	-
Premium accumulations (after payments extinct) - - - - -	12,685	17	5	Mortgages on Life Interests - - - - -	24,100	-	-
Reserve - - - - -	46,117	19	10	Mortgages on Reversions - - - - -	14,450	-	-
Total Funds, as per First Schedule - - - - -	4,604,560	8	9	Mortgages on British Statutory Rates - - - - -	845,866	13	5
Claims admitted and awaiting payment - - - - -	30,350	-	-	British Rent-charges - - - - -	24,716	15	3
Provision for Claims announced but not proved - - - - -	4,728	-	-	Loans on the Association's Policies (within their Surrender Value) - - - - -	514,298	-	-
Expenses incurred and awaiting payment - - - - -	743	6	11	Loans on other Life Assurance Policies (within their Surrender Value) - - - - -	3,950	-	-
Premiums paid in advance - - - - -	352	16	4	Colonial Government Securities - - - - -	522,538	-	-
Interest paid in advance - - - - -	1,686	10	7	Foreign Government Securities - - - - -	44,600	-	-
Bank of England - - - - -	45,000	-	-	British Investment and other Debentures and Debenture Stocks - - - - -	259,751	-	-
				British Investment and other Preference Stock and Shares - - - - -	87,574	-	-
				British Railway and other Ordinary Stocks - - - - -	167,327	-	-
				Indian and Colonial Railway and other Debentures and Debenture Stocks - - - - -	265,599	-	-
				Colonial Railway and other Guaranteed and Preference Shares - - - - -	58,998	-	-
				Indian Railway Ordinary Stock - - - - -	15,720	-	-
				American Railroad Gold and Sterling Bonds - - - - -	179,475	-	-
				Foreign Railway and other Debentures and Debenture Stock - - - - -	64,767	-	-
				Foreign Railway Preference Stock - - - - -	13,500	-	-
				House Property - - - - -	55,581	4	11
				Loan on Personal Security - - - - -	50	-	-
				Outstanding Premiums - - - - -	3,877	4	6
				Outstanding Interest: £. s. d.			
				Due and payable - - - - -	1,118	9	8
				Accrued but not yet payable - - - - -	51,777	-	-
					52,895	9	8
				Cash on Current Accounts and in hand - - - - -	7,287	12	11
£. 4,687,421	2	7		£. 4,687,421	2	7	

Frs. H. Beaumont, President.
Chas. Churchill, Vice President.
Edmund Boulnois, Director.
C. D. Higham, Actuary and Secretary.

We certify that all our requirements as Auditors have been complied with; and we report that in our opinion the above Revenue Account and Balance Sheet are properly drawn up so as to exhibit a true and correct view of the state of the Association's affairs as shown by its books, the income having been checked, the outgoings properly vouched, and the outstanding balances and investments verified by production of deeds and certificates to us.

H. Boyer,
W. H. Fox.
Auditors.
Chartered Accountant.

SCOTTISH WIDOWS' FUND AND LIFE ASSURANCE SOCIETY.

(First and Second Schedules.)

REVENUE ACCOUNT

Of the Scottish Widows' Fund and Life Assurance Society, for the Year ending 31st December 1900.

	£.	s.	d.		£.	s.	d.
Amount of Funds at the beginning of the year	15,008,661	6	-	Claims under Policies (less sums re-assured)	883,059	9	5
Premiums - - -	1,062,408	16	6	Surrender Values - - -	50,268	16	1
Less Re-assurance Premiums - - -	36,958	1	1	Annuities - - -	21,256	18	5
	1,025,450	15	5	Commission - - -	33,327	2	-
Consideration for Annuities granted - - -	6,897	6	1	Expenses of Management - - -	69,160	6	11
Interest and Rents - - -	584,989	7	3	Bonuses taken in Cash - - -	4,507	14	3
Fines for delay in payment of Premiums - - -	776	5	2	Income Tax, British and Colonial - - -	30,847	11	2
Fees for Notices of Assignments - - -	279	15	-		1,092,427	18	3
	1,618,393	8	11	Amount of Funds at the end of the year, as per Second Schedule	15,534,626	16	8
	£. 16,627,054	14	11		£. 16,627,054	14	11

BALANCE SHEET

Of the Scottish Widows' Fund and Life Assurance Society, on the 31st December 1900.

LIABILITIES.	£.	s.	d.	ASSETS.	£.	s.	d.
Assurance and Annuity Funds - - -	15,391,471	19	-	Mortgages on Property within the United Kingdom	3,871,369	1	1
Investments and Exchange Reserve Fund	143,154	17	8	Mortgages on Property out of the United Kingdom	1,763,914	2	6
Total Funds, as per First Schedule - - -	15,534,626	16	8	Loans on Society's Policies (within their Surrender Value) - - -	1,370,123	9	4
Claims intimated, but not paid - - -	167,084	18	11	Investments:			
Surrender Values, unclaimed - - -	17,794	3	7	British Government Securities - - -	28,206	1	3
Annuities past due - - -	640	14	6	Indian and Colonial Government Securities - - -	768,359	3	2
Commission on Outstanding Premiums - - -	12,290	-	-	Foreign Government Securities - - -	272,231	1	5
Expenses Outstanding - - -	19,159	10	1	Colonial Municipal Securities - - -	1,125,182	15	4
Temporary Deposits - - -	12,300	-	-	Foreign Municipal Securities - - -	320,207	18	5
Interest received in advance and sums lodged to meet Premiums, &c. - - -	10,888	14	10	Railway and other Debentures and Debenture Stocks - - -	2,397,065	16	-
Balance due on Bank Accounts - - -	118,674	12	10	Railway and other Shares and Stocks - - -	881,703	12	6
	358,832	14	9	U.S. Railway Gold Mortgage Bonds - - -	1,762,787	7	6
	£. 15,893,459	11	5	Life Interests - - -	2,450	-	-
				Deposits for fixed terms - - -	32,444	8	10
				House Property at Head Office and Branches - - -	267,703	13	6
				Other Real Property - - -	12,955	19	7
				Fen Duties - - -	22,350	5	5
				Ground Rents - - -	318,967	13	9
				Loans on Statutory Rates - - -	144,504	14	9
				Loans on Reversions and Life Interests - - -	3,300	-	-
				Loans on Policies of other Life Assurance Offices - - -	11,360	-	-
				Agents' and other Balances (since accounted for) - - -	12,905	15	11
				Outstanding Premiums (days of grace running) - - -	294,749	-	8
				Outstanding Interest, and Rents due at Christmas - - -	21,463	15	9
				Interest accrued but not due - - -	160,131	5	2
				Rent Charges in course of collection - - -	5,749	14	8
				Bankers' Bill in transitu - - -	20,000	-	-
				Cash in hand at Head Office and Branches - - -	1,272	14	11
					£. 15,893,459	11	5

Edinburgh, 23 April 1901.

Geo. Bayley, Chairman.
David Wardlaw, } Directors.
Henry Cook, }
A. H. Turnbull, Manager.

(First and Second Schedules.)

(Of the London Life Association (Limited), for the Year ending 31st December 1900.

	£.	s.	d.		£.	s.	d.	£.	s.	d.	
Assurance Fund - - - -	4,450,608	-	-	Claims by Death - - -	249,818	-	-				
Investment Fluctuation Fund - - -	47,766	2	8	by endowment matured	116	-	-				
Premium accumulations (after payments extinct) - - - - -	13,297	4	10					249,934	-	-	
Reserve - - - - -	48,898	19	8	Surrenders, and like Voluntary Payments				7,442	17	2	
				Expenses of Management - - - -				16,615	9	6	
Amount of Funds at the beginning of the Year - - - - -	4,560,570	7	2	Property and Income Tax - - - -				7,435	13	3	
				Allowance in respect of Reduction of Premium - - - - -				209,104	11	1	
Premiums (after deduction of 3,432 <i>l.</i> 9 <i>s.</i> 2 <i>d.</i> for re-assurances) - - - - -	360,188	9	9	Amount of Funds at the end of the Year, as per Second Schedule - - - - -				4,604,560	8	9	
Interest and Dividends - - - - -	173,379	1	6								
Profit on Realisation - - - - -	955	1	4								
£.	5,095,092	19	9					£.	5,095,092	19	9

Of the London Life Association (Limited), on the 31st December 1900.

LIABILITIES.		£.	s.	d.	ASSETS.		£.	s.	d.
Assurance Fund - - - - -	4,494,419	-			Mortgages on Property in Great Britain -	1,453,242	1	11	
Investment Fluctuation Fund - - -	51,337	11	6		Mortgage on Property in a British Colony	7,250	-	-	
Premium accumulations (after payments extinct) - - - - -	12,685	17	5		Mortgages on Life Interests - - -	24,100	-	-	
Reserve - - - - -	46,117	19	10		Mortgages on Reversions - - - -	14,450	-	-	
Total Funds, as per First Schedule -	4,604,560	8	9		Mortgages on British Statutory Rates -	845,866	13	5	
Claims admitted and awaiting payment -	30,350	-			British Rent-charges - - - - -	24,716	15	3	
Provision for Claims announced but not proved - - - - -	4,728	-			Loans on the Association's Policies (within their Surrender Value)	514,298	-	-	
Expenses incurred and awaiting payment - - - - -	743	6	11		Loans on other Life Assurance Policies (within their Surrender Value)	3,950	-	-	
Premiums paid in advance - - - -	352	16	4		Colonial Government Securities - -	522,538	-	-	
Interest paid in advance - - - - -	1,686	10	7		Foreign Government Securities - -	44,600	-	-	
Bank of England - - - - -	45,000	-			British Investment and other Debentures and Debenture Stocks - - - - -	259,751	-	-	
					British Investment and other Preference Stock and Shares - - - - -	87,574	-	-	
					British Railway and other Ordinary Stocks	167,327	-	-	
					Indian and Colonial Railway and other Debentures and Debenture Stocks -	265,599	-	-	
					Colonial Railway and other Guaranteed and Preference Shares - - - - -	58,908	-	-	
					Indian Railway Ordinary Stock - - -	15,720	-	-	
					American Railroad Gold and Sterling Bonds - - - - -	179,475	-	-	
					Foreign Railway and other Debentures and Debenture Stock - - - - -	64,767	-	-	
					Foreign Railway Preference Stock - -	13,500	-	-	
					House Property - - - - -	55,581	4	11	
					Loan on Personal Security - - - - -	50	-	-	
					Outstanding Premiums - - - - -	3,877	4	6	
					Outstanding Interest : £. s. d.				
					Due and payable - - - - -	1,118	9	8	
					Accrued but not yet payable - - - - -	51,777	-	-	
					Cash on Current Accounts and in hand -	52,895	9	8	
						7,287	12	11	
£.	4,687,421	2	7		£.	4,687,421	2	7	

*Frs. H. Beaumont, President.
Chas. Churchill, Vice President.
Edmund Boulnois, Director.
C. D. Higham, Actuary and Secretary.*

We certify that all our requirements as Auditors have been complied with; and we report that in our opinion the above Revenue Account and Balance Sheet are properly drawn up so as to exhibit a true and correct view of the state of the Association's affairs as shown by its books, the income having been checked, the outgoings properly vouched, and the outstanding balances and investments verified by production of deeds and certificates to us.

H. Boyer,
W. H. Fox. } Auditors.
Chartered Accountant.

HAND-IN-HAND FIRE AND LIFE INSURANCE SOCIETY.

(Third and Fourth Schedules.)

REVENUE ACCOUNTS

Of the Hand-in-Hand Fire and Life Insurance Society, for the Year ending 31st December 1900.

I.—LIFE ASSURANCE ACCOUNT.

	Policies Effectuated before 9th August 1870.	Policies Effectuated after 9th August 1870.	TOTAL.		Policies Effectuated before 9th August 1870.	Policies Effectuated after 9th August 1870.	TOTAL.
	£. s. d.	£. s. d.	£. s. d.		£. s. d.	£. s. d.	£. s. d.
Amount of Life Assurance Fund at the beginning of the Year -	-	-	1,433,882 10 0	Claims under Policies (after deduction of Re-Insurances):			
Premiums (after deduction of Re-Insurance Premiums) -	24,442 14 8	189,030 15 4	214,473 10 -	By Death -	63,982 11 11	87,938 9 7	151,921 1 0
Consideration for Annuities Granted -	-	5,024 8 5	5,024 8 5	By Endowments matured -	-	352 19 -	352 19 -
Fines and Fees -	5 3 4	83 5 8	88 9 -	Annuitants -	432 12 3	4,006 3 11	5,516 5 11
Interest and Dividends -	-	-	50,921 2 10	Commission -	140 7 5	7,122 - 9	7,262 8 2
Profit on Reversions fallen in -	-	-	2,864 5 6	Expenses of Management -	2,149 2 2	16,404 8 10	18,553 11 -
Amount of Outgo chargeable on General Accumulated Fund -	-	-	100,937 1 9	Bonus Returns -	17,628 16 5	66,263 14 1	82,892 10 6
				Net Decrease in value of Securities -	-	-	11,657 5 1
				Income Tax -	-	-	2,978 9 6
				Amount of Life Assurance Fund at the end of the Year -	-	-	1,505,247 8 2
			£. 1,808,191 8 -				£. 1,808,191 8 -

† Note.—Under the Life Assurance Companies' Act, 1870, this fund is not liable for fire claims. Life and Annuity Contracts are secured on the General Accumulated Fund (see below), as well as on the Life Assurance Fund.

II.—FIRE ACCOUNT.

	£. s. d.		£. s. d.
Premiums Received (after deduction of Re-Insurance Premiums) -	114,251 4 3	Losses by Fire (after deduction of Re-Insurances) -	45,003 9 6
		Expenses of Management -	26,540 6 5
		Commission -	11,850 19 8
		Bonus Returns -	10,502 14 9
		Amount transferred to General Accumulated Fund -	20,263 13 11
	£. 114,251 4 3		£. 114,251 4 3

III.—GENERAL ACCUMULATED FUND (FIRE AND LIFE).

	£. s. d.		£. s. d.
Amount of General Accumulated Fund (Fire and Life) at the beginning of the Year -	1,475,112 12 6	Commission (Fixed Term Insurances) -	12 6 -
Premiums (Fixed Term Insurances) -	1,301 9 6	Expenses (Fixed Term Insurances) -	112 12 7
Interest and Dividends -	52,913 - 6	Net decrease in value of Securities -	14,379 3 1
Profit on Reversions fallen in -	5,939 7 -	Income Tax -	2,145 10 6
Amount transferred from Fire Account -	20,263 13 11	Amount transferred to Life Assurance Account -	100,937 1 9
	£. 1,555,530 3 5	Amount of General Accumulated Fund (Fire and Life), at the end of the Year -	1,437,948 9 6
			£. 1,555,530 3 5

* Note.—The General Accumulated Fund is liable for Life and Annuity Contracts (see above), as well as for Fire Contracts.

BALANCE SHEET

Of the Hand-in-Hand Fire and Life Insurance Society, on the 31st December 1900.

LIABILITIES.	£. s. d.	£. s. d.	ASSETS.	£. s. d.
General Accumulated Fund (Fire and Life) -	1,437,943 9 6		Mortgages on Land within the United Kingdom -	319,001 9 3
Life Assurance Fund (under the Act of 1870) -	1,505,247 8 2		Mortgages on Houses within the United Kingdom -	111,043 17 5
		2,943,190 17 8	Mortgages on Houses outside the United Kingdom -	103,424 1 -
Claims under Life Policies announced but not yet paid -	32,404 12 8		Mortgages on Life and Reversionary Interests -	159,785 13 11
Bonuses due but not paid -	2,396 17 5		Mortgages on County Rates -	12,394 1 -
Annuities due but not applied for -	344 3 3		Mortgages on Borough and Urban Sanitary Authority Rates -	87,054 8 5
Income Tax due but not paid -	697 18 1		Loans on the Society's Policies, Life -	112,377 4 2
Sundry Credit Balances -	5,888 5 7		Loans on the Society's Policies, Life (Half Credit) -	19,335 - 3
Outstanding Fire Losses -	5,970 2 8		Investments:—	
Loan from Bankers -	55,000 - -	102,701 19 3	British Government Securities -	8,163 - 2
			British Corporation Stocks -	5,050 - -
			Indian and Colonial Government Securities -	251,953 13 4
			Eastern Bengal Railway "A" Annuity -	7,889 5 11
			Foreign Government Securities -	96,351 6 -
			Railway and other Debentures -	399,890 18 6
			Railway and other Preference Stocks -	346,150 5 -
			Indian Railways Guaranteed Stocks -	115,708 8 -
			Railway and other Ordinary Shares -	108,483 15 -
			New River Adventurer's Share -	100,000 - -
			Freehold Property -	41,675 14 10
			Leasehold Property (after providing Sinking Fund) -	104,185 4 -
			Society's Premises (after providing Sinking Fund) -	59,308 2 51
			Land Tax on ditto redeemed -	571 8 2
			Furniture and Fittings -	2,892 10 10
			Life Interests and Reversions -	346,523 17 4
			Freehold Ground Rents -	31,554 15 11
			Leasehold Ground Rents -	3,118 - -
			Agents' Balances -	9,894 10 11
			Outstanding Premiums (Life) -	5,441 5 1
			Outstanding Interest -	18,814 3 8
			Interest Accrued but not due -	7,807 19 9
			Amount due on Reversion (since paid) -	2,392 9 5
			Cash in hand and on Current Account -	17,942 1 8
		£. 3,045,892 17 4		£. 3,045,892 17 4

C. Walter Campbell, Chairman.
Charles R. G. Hoare, A. F. Maitland, H. H. Ray, Directors.
H. H. Ray, Secretary, Principal Officer.

We certify the above Accounts to be correct according to the Books of the Society. We have examined the various Securities and certify the same to be in order. The Investments, the prices of which are quoted in the Stock Exchange Official List, are taken at the market prices of 31st December.

Turquand, Youngs, Bishop & Clarke, Auditors

ATLAS ASSURANCE COMPANY.

(Third and Fourth Schedules.)

REVENUE ACCOUNTS

Of the Atlas Assurance Company, for the Year ending 31st December 1900.

LIFE ACCOUNT.

	£.	s.	d.		£.	s.	d.
Amount of Life Assurance Funds at the beginning of the year, viz.:				Claims under Life Policies, after deduction of Sums Re-assured	127,937	15	-
Life Assurance Fund	1,646,210	19	4	Surrenders	12,259	2	4
Life Investments Reserve Fund	4,037	2	2	Annuities	1,703	4	2
	1,650,248	1	6	Bonuses paid in Cash	13,562	11	8
Premiums, after deduction of Re-assurance Premiums	157,214	4	3	Bonuses in reduction of Premium	9,916	3	3
Interest and Dividends (less Income Tax)	57,933	3	9	Commission	7,200	10	4
Registration Fees	50	10	-	Expenses of Management	15,598	15	4
Profit on Investments	177	5	7	Expenses connected with Quinquennial Valuation, 1899	770	-	-
				Dividends and Bonuses to Shareholders	4,234	8	11
				Amount of Funds at the end of the year, viz.:			
				Life Assurance Fund	1,668,403	11	11
				Less transferred to Life Investments Reserve Fund	25,962	17	10
					1,642,440	14	1
				Life Investments Reserve Fund	30,000	-	-
					1,672,440	14	1
£.	1,865,623	5	1	£.	1,865,623	5	1

FIRE ACCOUNT.

	£.	s.	d.		£.	s.	d.
Balance of last year's Account (1899)	392,000	-	-	Losses by Fire, after deduction of Re-assurances	259,345	4	11
Carried from Profit and Loss Account, 1899	5,000	-	-	Commission	78,480	4	3
Amount of Fire Insurance Fund at the beginning of the year	397,000	-	-	Expenses of Management	63,648	8	10
Premiums received, after deduction of Re-assurance Premiums	435,355	9	4	State and Municipal Taxes (Foreign)	7,287	10	7
	832,355	9	4	Surplus for the year carried to Profit and Loss Account	26,594	-	9
				Amount of Fire Insurance Fund at end of the year	397,000	-	-
					832,355	9	4

PROFIT AND LOSS ACCOUNT.

	£.	s.	d.		£.	s.	d.
Balance of last year's Account (1899)	28,717	3	8	Addition to Fire Fund	5,000	-	-
Interest, Dividends, &c., not carried to other Accounts	17,053	2	1	Addition to Reserve Fund	917	3	8
Amount transferred from Fire Account	26,594	-	9	Dividends to Proprietors (1899 account)	22,800	-	-
Amount transferred from Life Account	4,234	8	11		28,717	3	8
Transfer Fees	29	-	-	Interim Dividend (1900 account)	6,000	-	-
Profit on Investments	2,562	14	3				
				Balance	50,473	6	-
				Less Interim Dividend paid 28th Sept., 1900	6,000	-	-
					44,473	6	-
				Application of Surplus:			
				Balance of Dividend payable 27th inst	22,800	-	-
				Addition to Fire Fund	21,000	-	-
				" " Reserve Fund	673	6	-
£.	79,190	9	8	£.	79,190	9	8

ATLAS ASSURANCE COMPANY—continued.

BALANCE SHEET

Of the Atlas Assurance Company, on the 31st December 1900.

[illegible]

*Charles A. Prescott, Chairman.
James P. Currie, Deputy Chairman.
F. Alex. Johnston, Director.
Sam'l. J. Pipkin, General Manager and Secretary.
Robert Cross, Actuary.*

We certify that all our requirements as Auditors have been complied with, and we report to the Shareholders that we have examined the above Revenue Accounts and Balance Sheet with the Books and Securities of the Company, and that, in our opinion, such Balance Sheet is properly drawn up so as to exhibit a true and correct view of the state of the Company's affairs as shown by the books of the Company.

4th March, 1901.

Price, Waterhouse & Co., Auditors

4th March, 1901.

Price, Waterhouse & Co., Auditors

UNION ASSURANCE SOCIETY.

(Third and Fourth Schedules.)

REVENUE ACCOUNTS

Of the Union Assurance Society, for the Year ending 31st December 1900.

I.—LIFE ASSURANCE ACCOUNT.

	£.	s.	d.		£.	s.	d.
Amount of Life Assurance Fund at the beginning of the Year	2,443,580	5	5	Claims under Life Policies after deduction of Sums Re-Assured	209,885	10	1
Premiums after deduction of Re-Assurance Premiums	352,493	19	3	Surrenders	14,161	4	6
Interest and Dividends	96,194	5	5	Bonus paid in Cash	390	3	9
Assignment and other Fees	49	15	—	Commission	22,348	3	2
				Expenses of Management	27,630	16	—
				Bad Debts written off	22	9	8
				Income Tax on Interest and Dividends	3,981	9	10
				Loss on Sale of Investments	1,884	1	7
				Amount of Life Assurance Fund at the end of the Year	2,612,014	6	6
£.	2,892,318	5	1	£.	2,892,318	5	1

II.—FIRE ACCOUNT.

	£.	s.	d.		£.	s.	d.
Amount of Fire Reserve Fund at the beginning of the Year	323,539	—	—	Losses by Fire, after deduction of Re-Assurances	508,131	19	4
Reserve for unexpired risks	100,000	—	—	Expenses of Management	75,650	17	9
	423,539	—	—	Commission	149,617	9	8
Premiums after deduction of Re-Assurances	686,997	13	10	Bad Debts written off	23	6	10
Balance carried to Profit and Loss Account	46,425	19	9	Transfer from Fire Reserve Fund to Profit and Loss Account	44,539	15	5
				Amount of Fire Reserve Fund at the end of the Year	150,000	—	—
				Reserve for unexpired risks	228,999	4	7
£.	1,156,962	13	7	£.	378,999	4	7
				£.	1,156,962	13	7

III.—PROFIT AND LOSS ACCOUNT.

	£.	s.	d.		£.	s.	d.
Balance from last Year	60,924	18	8	Dividends to Shareholders	45,000	—	—
Interest and Dividends	34,235	9	9	Income Tax on Interest and Dividends	1,208	13	5
Profit realised on Investments	808	18	—	Expenses of Management not carried to other Accounts	1,149	6	—
Transfer from Fire Reserve Fund	44,539	15	5	Pensions	2,641	16	7
					3,791	2	7
				Balance from Fire Account	46,425	19	9
				Balance	44,083	6	1
£.	140,509	1	10	£.	140,509	1	10

UNION ASSURANCE SOCIETY—continued.

BALANCE SHEET

Of the Union Assurance Society, on 31st December 1900.

LIABILITIES.				ASSETS.			
LIFE DEPARTMENT.				LIFE DEPARTMENT.			
	£.	s.	d.		£.	s.	d.
Life Assurance Fund -	2,612,014	6	6	Mortgages on Property within the United Kingdom -	792,203	2	10
Claims under Life Policies admitted or advised, but not yet paid -	36,000	19	4	Mortgages on Property out of the United Kingdom -	5,800	-	-
Outstanding Charges -	1,008	18	10	Loans on the Society's Policies -	107,212	6	3
Outstanding Commission -	2,691	17	-	Investments:-			
				British Government Securities -	2,637	18	1
				Indian Government Securities -	121,102	1	7
				Colonial Government Securities -	47,778	7	6
				Foreign Government Securities -	287,680	11	9
				Colonial Municipal Securities -	20,000	-	-
				Railway and other Debentures and Bonds and Debenture Stocks -	488,522	7	11
				Railway and other Stocks and Shares, Preference and Ordinary -	351,043	8	0
				Loans on Railway and other Securities -	167,000	-	-
				Loans on Personal Security -	24,207	16	3
				House Property -	48,471	16	2
				Branch Offices and Agents' Balances -	61,185	17	8
				Outstanding Premiums -	4,099	6	4
				Credit Premiums -	5,022	10	6
				Outstanding Interest, Due but not received -	6,472	12	7
				Outstanding Interest, Accrued but not due -	24,086	12	2
				Cash on Deposit -	6,300	-	-
				Cash on Current Account -	81,934	-	4
					88,234	-	4

Stephen Soames, Chairman.
J. T. Mills, { Directors.
J. T. Firbank, {
L. K. Pagden, Actuary.
Chas. Darrell, Secretary.

In accordance with the provisions of the Companies Act, 1900, we certify that all our requirements as Auditors have been complied with, and we report to the Shareholders that we have audited the above Balance Sheet and the accompanying Accounts, with the Books and Vouchers relating thereto. We have examined the Deeds, Securities, Certificates, &c., representing the Assets and Investments set out in the above Balance Sheet, and certify that they were in possession and safe custody at the above date. In our opinion the above Balance Sheet is properly drawn up, so as to exhibit a true and correct view of the state of the Society's affairs as shown by the Books of the Society.

London: 29 March 1901.

Saffery, Sons, & Co., Chartered Accountants.

COMMERCIAL UNION ASSURANCE COMPANY (LIMITED).

(Third and Fourth Schedules.)

REVENUE ACCOUNT

Of the Life Branch of the Commercial Union Assurance Company (Limited), for the Year ending 31st December 1900.

	£.	s.	d.	£.	s.	d.		£.	s.	d.
Amount of Funds at the beginning of the Year :—							Claims under Policies (including Bonus additions), after deduction of sums Re-assured	148,082	10	8
Life Assurance Fund	2,190,063	11	10				Endowment Assurances matured	6,548	19	8
Investment Reserve Fund	21,048	16	7	2,211,112	8	5	Surrenders	7,827	1	6
New Premiums	24,612	5	5				Annuities	4,186	12	10
Renewal	232,326	16	6				Reduction of Premiums by Bonus	505	8	4
	257,439	1	11				Commission	9,488	9	2
Deduct Re-assurances	38,801	1	8	218,688	—	8	Expenses of Management	17,878	6	4
Premium for Endowment certain				87	17	8	Cash Bonuses to Policy-Holders	54	11	6
	£.	s.	d.				Bad Debt	6	11	6
Consideration for Annuities	5,925	19	1				Amount of Funds at the end of the Year :—			
Deduct Re-assurances	642	—	—	5,293	19	1	Life Assurance Fund	2,510,924	17	7
Interest and Dividends				80,568	12	7	Investment Reserve Fund	21,067	18	4
Fines				271	6	8		2,381,992	15	11
Profit on Exchange				580	—	11		£.	s.	d.
Profit on Realisation of Securities				19	1	9		2,525,511	7	4
	£.			2,525,511	7	4				

BALANCE SHEET

Of the Life Branch of the Commercial Union Assurance Company (Limited), on the 31st of December 1900.

LIABILITIES.	£.	s.	d.	ASSETS.	£.	s.	d.
Assurance Fund	2,510,924	17	7	Mortgages on Property within the United Kingdom	810,666	—	4
Life Investment Reserve Fund	21,067	18	4	Mortgages on Property out of the United Kingdom	256,061	18	8
Claims outstanding	24,987	18	5	Mortgages on Rates raised under Acts of Parliament	171,506	8	5
Re-assurance Premiums due, but not paid	6,477	19	10	Loans upon Life Interests and Reversions	313,747	9	10
Commission due, but not paid	2,520	8	9	Loans upon Personal Security	15,759	1	8
Annuities due	331	8	8	Loans on the Company's Policies	68,078	16	10
Suspense Account	2,334	15	8	Investments :			
Interest received in advance of due dates	3,143	5	11	Indian and Colonial Government Securities	86,812	—	3
Amount due to General Department	8,273	5	—	Foreign Government Securities	35,508	—	—
				United States Railway Bonds	163,943	2	6
				Railway and other Debentures and Debenture Stocks	299,261	18	5
				Railway and other Preference Stocks and Shares	95,911	17	11
				Freehold Ground Rents	13,400	—	—
				Life Policy purchased	1,853	18	6
				Branch and Agency Balances	41,898	11	4
				Outstanding Premiums	13,162	16	10
				Outstanding Interest	6,444	18	1
				Cash :			
				On Deposit	200	—	—
				With Bankers and in hand	15,989	7	11
					16,189	7	11
				Bills Receivable	415	10	8
£.	2,380,011	17	9	£.	2,380,011	17	9

COMMERCIAL UNION ASSURANCE COMPANY (LIMITED)—*continued.*FIRE ACCOUNT
For the Year ending 31st December 1900.

Amount of Fire Fund at the beginning of the Year	£. s. d. 1,265,739 16 11	Losses paid and outstanding, after deduction of Re-insurances	£. s. d. 711,748 14 11
Premiums, after deduction of Re-insurances	1,412,080 7 8	Commission and Brokerage	202,609 15 7
Interest	42,190 18 6	Contributions to Fire Brigades	£. s. d. 8,671 17 1
		State Charges—Foreign	22,767 3 6
		Expenses of Management	215,921 1 7
			247,360 2 2
		Bad Debts	148 7 10
		Appropriation to "Palatine" purchase	150,000 - -
		Amount to Profit and Loss	50,000 - -
		Amount of Fire Fund at the end of the Year	1,868,099 2 7
£.	2,719,961 3 1	£.	2,719,961 3 1

E. Roger Owen, Manager, Fire Department.

MARINE ACCOUNT
For the Year ending 31st December 1900.

Amount of Marine Fund at the beginning of the Year	£. s. d. 361,131 9 2	Losses paid and Outstanding, after deduction of Re-insurances	£. s. d. 116,413 6 9
Premiums, after deduction of Re-insurances, Discounts, and Returns	229,239 1 5	Expenses of Management	£. s. d. 34,424 7 10
Interest	11,598 - 7	Subscriptions to Lloyd's and Register Books	645 4 -
		Underwriters' and Managers' Commissions	4,249 14 8
			39,319 6 1
		Bad Debts	140 11 7
		Amount to Profit and Loss	70,000 - -
		Amount of Marine Fund at the end of the Year	376,095 6 9
£.	601,968 11 2	£.	601,968 11 2

R. T. Jones, Underwriter.

ACCIDENT ACCOUNT
For the Year ending 31st December 1900.

Premiums, after deducting Re-insurances	£. s. d. 28,968 7 1	Losses paid and outstanding after deducting Re-insurances	£. s. d. 7,248 17 10
		Expenses of Management	£. s. d. 5,665 14 8
		Commission	4,052 2 10
		State Charges	209 5 2
			9,927 2 8
		Amount of Accident Fund at the end of the Year	11,792 6 7
£.	28,968 7 1	£.	28,968 7 1

E. Roger Owen, Manager, Accident Department.

PROFIT AND LOSS ACCOUNT
For the Year ending 31st December 1900.

Balance of last Year's Account	£. s. d. 153,870 1 11	Dividend paid 2nd May	£. s. d. 50,000 - -
Interest and Dividends not carried to Departmental Accounts	35,986 16 9	Interim Dividend paid 2nd November	37,500 - -
Amount transferred from Fire Department	50,000 - -	Interest on "West of England" Debenture Stock	11,452 15 10
Amount transferred from Marine Department	70,000 - -	Interest on "Palatine" Debenture Stock	5,167 19 10
Transfer Fees and Sundry Receipts	74 5 -	Expenses not carried to Departmental Accounts	£. s. d. 13,829 11 11
		Remuneration to Directors and Auditors	10,864 8 4
		Income Tax on Profits	4,947 8 -
		Furniture and Fittings at Head Office and Branches—Expenditure during the Year	1,517 13 7
		Alterations and Repairs at Head Office and Branches—Expenditure during the Year	1,798 10 10
			32,952 7 8
		Amount written off Freehold and Leasehold Offices	10,000 - -
		Cost of Businesses acquired (other than "Palatine")	6,635 1 -
		Balance carried to next Year's Account	156,022 19 4
£.	309,731 3 8	£.	309,731 3 8

COMMERCIAL UNION ASSURANCE COMPANY (LIMITED)—*continued.*

BALANCE SHEET

Of the Company on the 31st December 1900.

LIABILITIES.			ASSETS.		
	£.	s. d.		£.	s. d.
Shareholders' Capital :—			Mortgages on Property within the United Kingdom	36,478	17 7
Subscribed — 50,000			Mortgages on Property out of the United Kingdom	81,804	19 -
Shares of 50 <i>l.</i> each - 2,500,000 - -			Mortgages on Rates raised under Acts of Parliament	19,328	11 8
Paid-up - - - - -	250,000	- -	Loans upon Life Interests and Reversions	4,895	12 2
"West of England" 4 per cent. Terminable Debenture Stock - - - - -	300,000	- -	Loans upon Personal Security - -	2,914	6 9
"Palatine" ditto ditto - - - - -	272,000	- -	Life Investments and Outstanding Accounts, as per separate Balance Sheet - - - - -	2,380,011	17 9
Terminable Debentures issued by "Palatine" of Manchester - - - - -	70,000	- -	Investments :—		
Balance of Appropriation for payment of "Palatine" purchase - - - - -	124,813	3 7	British Government Securities -	121,050	15 7
General Reserve Fund - - - - -	200,000	- -	Indian and Colonial Government Securities - - - - -	185,064	7 7
Investment Reserve Fund - - - - -	9,320	15 11	Colonial Municipal Securities -	70,130	19 3
Guarantee and Pension Fund - - - - -	38,353	14 -	Foreign Government Securities -	163,424	13 4
Fire Fund - - - - -	1,358,099	2 7	United States Government Securities	224,992	5 2
Life Account, as per separate Balance Sheet - - - - -	2,380,011	17 9	United States Railway Bonds -	427,090	10 3
Marine Fund - - - - -	376,095	6 9	United States Railway Stocks -	97,070	- -
Accident Fund - - - - -	11,792	6 7	United States Municipal Securities	143,749	19 -
Profit and Loss Account - - - - -	156,022	19 4	Railway and other Debentures and Debenture Stocks - - - - -	245,583	18 10
Bills Payable - - - - -	2,269	19 11	Railway and other Stocks and Shares - - - - -	196,649	9 5
Unclaimed Dividends and Interest - -	1,116	14 2	Freehold Premises at Home and Abroad, partly occupied as Offices of the Company, and partly producing revenue -	649,315	6 1
Perpetual Premiums and Fire Deposits -	17,586	6 1	Leasehold Premises ditto ditto -	36,065	17 11
Interest received in advance of due dates -	1,030	10 9	Branch, Agency and other Balances -	380,587	6 4
Temporary Deposit, West of England Life Fund - - - - -	30,000	- -	Amounts due by other Companies for Re-insurances and Losses -	97,939	14 3
Temporary Loan from Bankers - -	56,963	19 4	Amount due from Life Department -	8,273	5 -
	£.	s. d.	Contribution of Expenses due by "West of England Life Fund" - - - - -	3,222	14 3
Outstanding Fire Losses 145,740 - -			Outstanding Fire Premiums - - -	7,889	17 3
Outstanding Marine Losses - - - 442 - -			Outstanding Marine Premiums - -	38,139	12 11
Outstanding Accident Losses - - - 3,559 15 1			Outstanding Interest - - - - -	3,572	2 5
Amounts due to other Companies for Re-insurances - - - 135,109 3 4			Cash :—	£.	s. d.
	284,850	18 5	On Deposit - - - 136,094 6 8		
Part of the Assets are, under local laws or by contract, specifically deposited in various Colonies and Foreign Countries, as security to holders of Policies there issued.			With Bankers and in hand - - 156,924 9 9	293,018	16 5
	£.	5,940,327 15 2	Bills Receivable - - - - -	21,390	2 8
			Stamps in hand - - - - -	681	16 4
				£.	5,940,327 15 2

W. Middleton Campbell, Chairman.
J. F. Garrick, } Directors.
F. L. Wallace, }
T. E. Young, Actuary.
H. Mann, Secretary.

CALEDONIAN INSURANCE COMPANY.

(Second Schedule.)

BALANCE SHEET

Of the Caledonian Insurance Company, on the 31st December 1900.

LIFE DEPARTMENT.

LIABILITIES.	£.	s.	d.	ASSETS.	£.	s.	d.
Life Assurance and Annuity Fund -	1,856,916	2	4	Mortgages on Property within the United Kingdom	135,797	10	7
Claims admitted, but not paid -	17,849	13	-	Mortgages on Property out of the United Kingdom	18,880	12	8
Sundry Balances due by the Company	834	1	7	Loans secured over Public Rates	63,513	2	3
				Loans on the Company's Life Policies	92,575	5	6
				Investments:			
				Colonial Government Securities	111,171	4	6
				Indian Government Guaranteed Railway Stock	13,290	18	10
				Foreign Government Securities	25,368	16	-
				Home Municipal Securities	2,887	10	-
				Colonial Municipal Securities	69,478	-	-
				Foreign Municipal Securities	17,591	14	8
				Colonial Harbour Bonds	4,112	-	-
				Foreign Harbour Bonds	1,736	13	4
				Railway and other Debentures and Debenture Stocks (including United States Railroad Bonds 135,693½)	528,430	1	9
				Railway and other Stocks and Shares (Preference and Ordinary)	162,066	15	5
				Sums on Deposit with Colonial Banks	5,795	19	4
				Feu-Duties and Ground Rents	76,817	10	11
				House Property	135,560	3	5
				Life Interests and reversions purchased	147,886	13	5
				Loans on Life Interests and Reversions	157,172	7	2
				Loans on Personal Security	15,055	16	8
				Agents' Balances (Receipts in course of Collection)	28,996	2	9
				Outstanding Premiums	3,946	13	3
				Outstanding Interest	910	18	-
				Interest accrued, but not due	13,889	19	1
				Cash on Deposit	24,763	2	6
				Cash in hand and on Current Account	13,468	10	3
				Office Furniture	1,397	16	11
				Stamps	22	6	-
				Due by Fire Department	3,015	11	9
£.	1,875,599	16	11	£.	1,875,599	16	11

(Third and Fourth Schedules.)

REVENUE ACCOUNTS

Of the Caledonian Insurance Company, for the Year ended 31st December 1900.

LIFE ASSURANCE ACCOUNT.

Amount of Life Assurance and Annuity Fund at the beginning of the year	£.	s.	d.	Claims under Life Policies (after deducting sums re-assured)	£.	s.	d.
	1,764,837	15	-	Bonuses on ditto	99,548	12	3
Premiums	£.	s.	d.	Endowment Assurances matured	113,694	5	8
Less Re-Assurance Premiums	213,258	14	1	Bonuses on ditto	4,945	4	-
	16,860	17	3		430	15	-
Consideration for Annuities granted	196,397	16	10	Children's Endowments matured	5,375	19	-
Interest and Dividends, less Income Tax	9,826	2	8	Surrenders	305	-	-
Fines and Assignment Fees	60,798	5	4	Annuities	8,574	8	8
	152	12	2	Commission	16,817	15	7
				Expenses of Management	10,126	11	9
				Sum applied in Reduction of Cost of Leasehold Premises	£.	s.	d.
					19,142	19	-
				Income Tax under Schedule D	581	10	-
				Amount of Life Assurance and Annuity Fund at end of Year as per Second Schedule	1,856,916	2	4
£.	2,032,012	12	-	£.	2,032,012	12	-

CALEDONIAN INSURANCE COMPANY—*continued.*

FIRE ACCOUNT.

Amount of Fire Insurance Funds at the beginning of the year:	£.	s.	d.	Fire Claims, after deducting sums re-insured -	£.	s.	d.
Fire Guarantee Fund - - -	270,000	-	-	Commission - - - - -	258,834	19	6
Reserve for Unexpired Risk (44 per cent. of the 1899 Premiums) -	167,083	-	-		74,652	8	1
	437,083	-	-				
£. s. d.				£. s. d.			
Premiums - - - - 301,264	5	8		Expenses of Management - 58,408	2	10	
Less Re-Insurances - 101,937	13	10		Foreign and Colonial Taxes 10,573	10	7	
Interest (less Income Tax) on Fire Funds	399,326	11	5	Transferred to Profit and Loss Account	68,981	13	5
	12,980	-	-	Amount of Fire Insurance Funds at end of Year, as per Fourth Schedule:	1,217	10	5
				£. s. d.			
				Fire Guarantee Fund 270,000	-	-	
				Reserve for Unexpired Risk (44 per cent. of the 1900 Premiums) 175,703	-	-	
£.	849,389	11	5		445,703	-	-
				£.	849,389	11	5

PROFIT AND LOSS ACCOUNT.

	£.	s.	d.		£.	s.	d.
Balance of last year's Account - - -	70,821	17	4	Dividend paid in 1900 - - - - -	30,100	-	-
Interest (less Income Tax) on Paid-up Capital and Amount in Profit and Loss Account	4,878	1	5	Income Tax on untaxed Interest - - -	668	19	-
Transfer Fees - - - - -	14	15	-	Balance of Exchange Account - - -	180	13	11
Transferred from Fire Account - - -	1,217	10	5	Bad and Doubtful Debts - - - - -	69	-	6
				Balance, as per Fourth Schedule - - -	45,913	10	9
£.	76,932	4	2	£.	76,932	4	2

GENERAL BALANCE SHEET

Of the Caledonian Insurance Company, on the 31st December 1900.

LIABILITIES.	£.	s.	d.	ASSETS.	£.	s.	d.
Shareholders' Capital, 537,500 <i>l.</i> in 21,500 Shares of 25 <i>l.</i> , with 5 <i>l.</i> paid on each, total amount paid - - - - -	107,500	-	-	Mortgages on Property within the United Kingdom - - - - -	135,797	10	7
Life Assurance and Annuity Fund - - -	1,856,916	2	4	Mortgages on Property out of the United Kingdom - - - - -	33,880	12	8
Fire Insurance Funds - - - - -	445,703	-	-	Loans secured over Public Rates - - -	63,513	2	3
Profit and Loss Account - - - - -	45,913	10	9	Loans on the Company's Life Policies -	92,575	5	6
	2,456,032	13	1	Investments:			
Claims under Life Policies admitted, but not paid - - - - -	17,841	13	-	Colonial Government Securities - - -	128,595	4	6
Outstanding Fire Losses - - - - -	31,930	18	2	Indian Government Guaranteed Railway Stock - - - - -	13,290	18	10
Shareholders' Dividends outstanding - -	2,661	19	6	United States Government Securities -	66,348	13	9
Sundry Balances due by the Company - -	4,995	15	2	Other Foreign Government Securities -	30,490	6	-
				Home Municipal Securities - - - - -	2,887	10	-
£.	2,513,470	18	11	Colonial Municipal Securities - - - -	109,553	10	-
				United States Municipal Securities - -	67,014	14	3
				Other Foreign Municipal Securities - -	17,591	14	8
				Colonial Harbour Bonds - - - - -	4,112	-	-
				Foreign Harbour Bonds - - - - -	1,736	13	4
				Railway and other Debentures and Debenture Stocks (including United States Railroad Bonds, 298,122 <i>l.</i>) -	692,004	16	7
				Railway and other Stocks and Shares (Preference and Ordinary) - - - - -	238,076	-	7
				Sums on Deposit with Colonial Banks -	5,795	19	4
				Fee-Duties and Ground Rents - - - -	178,192	10	8
				House Property - - - - -	137,560	3	5
				Life Interests and Reversions purchased -	147,886	13	5
				Loans on Life Interests and Reversions -	157,172	7	2
				Loans on Personal Security - - - - -	15,055	16	8
				Agents' Balances (Receipts in course of Collection) - - - - -	73,596	16	8
				Outstanding Premiums - - - - -	3,989	10	11
				Outstanding Interest - - - - -	1,169	11	6
				Interest accrued, but not due - - - -	19,535	16	2
				Cash on Deposit - - - - -	24,763	2	6
				Cash in hand and on Current Account -	46,790	13	7
				Office Furniture and Maps - - - - -	4,395	8	5
				Stamps - - - - -	97	15	-
£.	2,513,470	18	11	£.	2,513,470	18	11

Edinburgh, 7th May, 1901.

John Blair, Chairman.
Charles Ritchie, } Directors.
Wm. Stuart Fraser, }
D. Deuchar, General Manager.

BRITISH LIFE OFFICE, LIMITED.

(First and Second Schedules.)

REVENUE ACCOUNT

Of the British Life Office (Limited), for the year ending 31st December 1900.

	£.	s.	d.		£.	s.	d.
Amount of Funds at the beginning of the year	27,072	15	-	Claims under Policies	1,028	13	9
Premiums	5,378	15	1	Surrenders	21	15	-
Consideration for Annuities granted	2,975	-	-	Annuities	52	15	1
Interest and Dividends	689	8	-	Commission	1,211	14	1
				Expenses of Management for the current year	2,181	5	2
				Amount written off Establishment and Extension of Business Account	1,042	17	11
					3,224	3	1
				Amount of Funds at the end of the year (as per Second Schedule)	30,576	17	1
£.	36,115	18	1	£.	36,115	18	1

BALANCE SHEET

Of the British Life Office (Limited), on the 31st December 1900.

LIABILITIES.	£.	s.	d.	ASSETS.	£.	s.	d.
Shareholders' Capital paid up	25,000	-	-	Mortgages on Property within the United Kingdom	6,381	15	-
Assurance and Annuity Fund	5,576	17	1	Investments at Cost—			
Total Funds, as per First Schedule	30,576	17	1	British Government Securities	20,000	-	-
Sundry Outstanding Accounts	178	-	2	Loans on the Company's Policies	53	9	9
Annuities unpaid	52	15	1	Office Furniture	144	4	-
				Outstanding Premiums and Agents' Balances	216	13	6
				Outstanding Interest	168	6	9
				Establishment and Extension of Business Account	2,679	14	11
				Cash at Bankers and in hand	1,163	8	5
£.	30,807	12	4	£.	30,807	12	4

P. Murison, Chairman.
Colin M. Macaulay, } Directors.
David Macdonald, }
Herbert Wurr, Manager.

BRITISH EQUITABLE ASSURANCE COMPANY.

(First and Second Schedules.)

REVENUE ACCOUNT

Of the British Equitable Assurance Company, for the Year ending 31st January 1901.

	£.	s.	d.		£.	s.	d.		£.	s.	d.
Amount of Funds at the beginning of the year	1,749,970	15	5	Claims under Policies :—							
Premiums	184,586	11	5	Death Claims	91,370	1	9				
Interest, Dividends and Rents	69,871	14	11	Claims Matured by survivorship	40,655	5	9				
Fines and Fees	191	3	11						132,025	7	6
				Surrenders					5,001	13	9
				Annuities					4	12	-
				Commission					8,379	2	9
				Expenses of Management					34,823	11	6
				Dividends to Shareholders					3,279	9	1
				Reductions of Premium by Bonus					2,571	19	9
				Income Tax on Interest, Dividends and Rents					3,297	18	11
				Bad Debts					81	5	4
				Amount of funds at the end of the year (as per Second Schedule)					1,775,155	5	1
£. 1,954,620	5	8							£. 1,964,620	5	8

BALANCE SHEET

Of the British Equitable Assurance Company, on the 31st January 1901.

[illegible]

Alfred Conder, Chairman.
 Thomas Henry Wells, } Directors.
 Alfred Henry Baynes, }
 John Wilkinson Pairey, Manager.

We hereby certify that all our requirements as Auditors have been complied with, and we report to the Shareholders that we have examined the above Balance Sheet and accompanying Accounts with the Books and Vouchers of the Company, and in our opinion the Balance Sheet is properly drawn up, so as to exhibit a correct view of the state of the Company's affairs, as shown by the Books of the Company.

We have seen Certificates of Securities for and in confirmation of the Company's Investments, and satisfied ourselves that they were in possession and safe custody.

Harry Maynard Carter, Fellow of Society of }
Accountants and Auditors, } Auditors.
William Henry Mills, }
James Henry Yarnall. }

CITY OF GLASGOW LIFE ASSURANCE COMPANY.

(First and Second Schedules.)

REVENUE ACCOUNT

Of the City of Glasgow Life Assurance Company for the year ending 31st December 1900.

Amount of Funds at the beginning of the Year	£.	s.	d.	Claims under Life Policies, after deduction of sums re-assured	£.	s.	d.
	2,523,348	5	-	Claims by Survivance under Endowment Policies	232,611	2	10
Premiums—Less re-assurance premiums :—				Surrenders of Policies and Bonuses thereon	9,732	5	11
New and Renewal	£.	s.	d.	Surrender of Bonuses only	11,929	5	11
Premiums	225,667	16	5	Annuities	2,173	10	8
Single Payments	2,472	19	10	Commission	16,305	7	3
				Expenses of Management, including Rents for Offices belonging to and occupied by the Company	11,550	-	9
Consideration for Annuities granted				Pensions			
Interest, Dividends, and Rents, less	9,876	5	11		19,278	12	11
Income Tax	89,480	5	-	Amount of Funds at the end of the Period as per Second Schedule	2,542,175	4	9
Fees and Fines	159	18	10				
	£.	2,851,005	11		£.	2,851,005	11

BALANCE SHEET

Of the City of Glasgow Life Assurance Company, on the 31st December 1900.

LIABILITIES.				ASSETS.							
	£.	s.	d.	£.	s.	d.		£.	s.	d.	
Shareholders' Capital paid up	60,000	-	-				Loans :—				
							On Property within the United Kingdom	298,554	15	11	
Life Assurance and Annuity Fund	2,482,175	4	9				On Life Interests and Reversions	79,313	-	-	
							On the Company's Policies	105,602	9	2	
							On Rates and Assessments	144,233	17	8	
Total Funds as per First Schedule	2,542,175	4	9				Investments :—				
Claims intimated, but not paid	43,641	1	10				Indian and Colonial Government Securities	159,056	4	5	
Interest paid in advance	48	16	9				Foreign Government Securities	126,431	15	3	
Annuities outstanding	184	6	3				Indian and Colonial Municipal Bonds	90,165	13	4	
Surrender Values unpaid	4,658	16	7				Foreign Municipal Bonds	88,139	5	3	
Dividends outstanding	27	7	3				British Railway and other Debentures and Debenture Stocks	251,805	-	9	
Commission outstanding	1,551	-	-				Colonial Railway and other Debentures and Debenture Stocks	135,640	1	8	
Charges outstanding	1,577	12	-				Foreign Railway Debentures and Debenture Stocks	117,639	10	6	
							United States Railway Sterling and Gold Bonds and Debenture Stock	222,304	6	9	
							British Railway and other Guaranteed and Preference Stocks	289,262	15	10	
							Colonial Railway and other Guaranteed and Preference Stock	15,027	14	-	
							British Railway Preferred Ordinary Stocks	21,337	12	10	
							Heritable Property—the Company's Offices in Glasgow, Edinburgh, Manchester, and London	79,242	18	8	
							Company's Stock held by the Company	1,145	13	7	
							Feu-duties and Ground-rents	244,586	14	7	
							Reversions purchased	5,222	4	5	
							Deposits for fixed periods	52,443	4	7	
							Agents' Balances	3,392	19	3	
							Outstanding Premiums in course of collection	18,668	10	10	
							Interest Outstanding and Accrued, less Income Tax	24,753	10	4	
							Cash :—				
							On Deposit	7,000	-	-	
							On Current Account and in hand	12,779	18	1	
							Bills receivable (Foreign Remittances)	19,779	18	1	
								114	7	9	
£.	2,593,864	5	5					£.	2,593,864	5	5

David Ritchie, Chairman.

Thos. M. Fergusson, } Directors.

Wm. L. Brown, }

Wm. Smith Nicol, General Manager.

In accordance with the provisions of the Companies Act, 1900, we certify that all our requirements as Auditors have been complied with.

We report that we have audited the above Revenue Account and Balance Sheet, and having compared the same with vouchers and other instructions thereof, and have found them correct, and that in our opinion such Revenue Account and Balance Sheet are properly drawn up, so as to exhibit a true and correct view of the state of the Company's affairs at 31st December 1900, as shown by the Company's books.

Chambers, 13 York Place, Edinburgh, 18th March 1901.

Macandrew & Blair, C.A.

LIVERPOOL AND LONDON AND GLOBE INSURANCE COMPANY.

(Third and Fourth Schedules.)

REVENUE ACCOUNTS

Of the Liverpool and London and Globe Insurance Company, for the Year ending 31st December 1900.

LIFE ASSURANCE ACCOUNT.

[illegible]

ANNUITY ACCOUNT.

LIVERPOOL AND LONDON AND GLOBE FUND.				LIVERPOOL AND LONDON AND GLOBE FUND.			
	£.	s.	d.		£.	s.	d.
Amount of Fund at the beginning of the year	1,635,414	6	8	Annuitties Paid	187,743	19	6
Consideration for Annuities granted	191,187	3	11	Commission	1,911	17	5
Interest and Dividends	59,468	5	7	Expenses of Management	5,597	17	9
Assignment Fee	15	-	-	Amount of Funds at the end of the year, as in Balance Sheet	1,680,816	16	6
			1,886,070	11	2		1,886,070
							11
GLOBE FUND.				GLOBE FUND.			
Amount of Fund at the beginning of the year	3,728	12	4	Annuitties Paid	683	17	9
Interest and Dividends	123	4	10	Expenses of Management	27	7	1
			3,851	Amount of Funds at the end of the year, as in Balance Sheet	3,140	12	4
			17				3,851
			2				17
£.	1,889,922	8	4	£.	1,889,922	8	4

FIRE ACCOUNT.

	£.	s.	d.		£.	s.	d.
Amount of Fire Re-Insurance Fund at the beginning of the year	740,000	-	-	Losses by Fire after deduction of Re-Insurances	970,439	13	11
Premiums received after deduction of Re-Insurances	1,507,821	9	-	Expenses of Management	248,437	16	8
				Commission	280,319	6	-
				Contribution to Fire Brigades at home and abroad	15,853	1	-
				State Taxes (Foreign)	32,466	13	11
				Carried to Profit and Loss	75,304	17	6
				Amount of Fire Re-insurance Fund at the end of the year, as in Balance Sheet	740,000	-	-
£	2,337,821	9	-	£	2,337,821	9	-

MARINE AND GENERAL MUTUAL LIFE ASSURANCE SOCIETY.

(First and Second Schedules.)

REVENUE ACCOUNT

Of the Marine and General Mutual Life Assurance Society, for the Year ending 31st December 1900.

	£.	s.	d.		£.	s.	d.		£.	s.	d.
Amount of Funds at beginning of the year	995,538	6	6								
Premiums (after deduction of Re-assurance Premiums):				Claims (after deduction of Sums Re-assured):							
On Life Policies	93,637	8	10	Under Life Policies	55,273	1	3				
.. Deferred Annuity Policies	6,128	18	8	.. Endowments matured	1,592		4				
.. Insurances of Mariners' and Passengers' Effects	2,480	18	10	.. Insurances of Mariners and Passengers' Effects	1,086	4	10		57,931	6	5
				Surrenders:							
Interest and Dividends	41,411	13	11	Of Life Policies	4,902	14	8				
Less Income Tax	1,668	4	1	.. Deferred Annuity Policies	817		6				
				.. Bonuses for Cash	16,875	2	4		22,594	17	6
Fines and Fees				Reduction of Premiums by surrender of Bonus					613	19	4
				Annuities					4,610	11	10
				Commission					5,593	19	3
				Expenses of Management (including Valuation expenses)					15,768	10	2
				Amount of Funds at the end of the year, as per Second Schedule					1,080,511	16	11
£.	1,137,625	1	5					£.	1,137,625	1	5

BALANCE SHEET

Of the Marine and General Mutual Life Assurance Society, on the 31st December 1900.

LIABILITIES.				ASSETS.			
	£.	s.	d.		£.	s.	d.
Assurance Fund, as per First Schedule	1,030,511	16	11	Mortgages on Property within the United Kingdom	22,622	13	6
Claims admitted, but not paid	1,956	13	2	Loans on the Society's Policies	34,540	2	-
Annuities outstanding	451	4	-	Investments:			
Premiums paid in advance	326	6	10	British Government Securities	4,833	2	6
Surrender Values not claimed	257	3	5	Indian and Colonial Government Securities	77,379	4	10
				Indian Railway Securities (guaranteed)	120,259	1	3
				Foreign Government Securities	28,605	10	2
				Railway and other Debentures and Debenture Stocks	278,572	5	-
				Railway and other Stocks, Preference and Ordinary	404,337	15	-
				Reversions	4,160	15	10
				Life Interests, Annuities and Leaseholds	3,288	2	5
				Reversions in course of Recovery	102	2	1
				Deposits for fixed periods	19,200	-	-
				Loans upon Personal Security	5,343	10	2
				Agents' Balances	12,891	15	1
				Outstanding Premiums	8,597	4	9
				Ditto Interest	6,599	9	3
				Cash in hand and on current Account	2,170	10	6
£.	1,033,503	4	4	£.	1,033,503	4	4

Thos. Sutherland, Chairman.
O. T. Burne, } Directors.
F. R. Kendall, }
Stanley Day, Actuary and Secretary.

BRITISH WORKMAN'S AND GENERAL ASSURANCE COMPANY (LIMITED).

(First and Second Schedules.)

REVENUE ACCOUNT

Of the British Workman's and General Assurance Company (Limited) for the year ending 31st December, 1900.

	£.	s.	d.		£.	s.	d.		£.	s.	d.	
Amount of Funds at the beginning of the year	509,018	5	2	Claims under Policies, including Bonus additions (no Re-assurances)	259,427	6	4					
Premiums	698,347	3	—	Endowments and Endowment Assurances matured	53,466	10	2					
Interest, Dividends, and Rents	22,478	6	2	Annuities	12	—	—					
Assignment Fees, &c.	196	6	2	Surrenders	12,921	14	2					
Amount received for Sale of Premium Books	430	4	3	Commissions	—	—	—		325,827	10	8	
				Expenses of Management	50,635	9	7		151,209	11	3	
				New Business and Extension Expenses	82,849	5	10					
				Amount written off Furniture	801	18	—					
				Amounts written off, viz. :—					134,286	13	5	
				Investments and Loans	8,885	16	8					
				Agents' Balances	658	15	9					
				Amount of funds at the end of the year as per Second Schedule					9,544	12	5	
									609,601	17	—	
£.	1,230,470	4	9						£.	1,230,470	4	9

BALANCE SHEET

Of the British Workman's and General Assurance Company (Limited) on 31st December, 1900.

LIABILITIES.			ASSETS.			
	£.	s. d.	£.	s. d.	£.	s. d.
Shareholders' Capital Paid up - - - - -	25,000	- -			Investments, viz. :—	
Investment Reserve Fund	17,000	- -			British Government Securities - -	1,970 -
Assurance Fund - -	567,601	17 -			Mortgages on Property within the United Kingdom - -	230,798 9 8
					Freehold and Leasehold Property - -	53,731 15 1
					London and North Western Railway Consolidated Stock - -	20,463 12 -
Total Funds as per First Schedule - -			609,601	17 -	North Eastern Railway Consols - -	13,020 12 6
Claims admitted and in course of settlement - - - - -					Railway and other Shares - -	12,971 - 10
			1,914	12 9	Debentures - - - - -	103,748 6 -
Employees' Deposit Fund - - - - -			1,832	16 10	Ground Rents - - - - -	40,953 5 -
Sundry Creditors - - - - -			701	6 1	Corporation Stock - - - - -	11,666 17 5
					Loans on the Company's Shares - -	297 15 6
					" on the Company's Policies - -	18,211 19 5
					" on Reversions - - - - -	5,655 2 1
					" on other Companies' Shares - -	15,880 3 -
					" on Personal Security - - - - -	1,113 7 3
					Agents' Balances - - - - -	804 10 4
					Outstanding Premiums - - - - -	51,185 11 -
					" Interest, Dividends and Rents - -	5,713 8 4
					Value of Office Furniture and Fittings at Head Office and Branches - -	10,344 17 6
					Stamps in hand - - - - -	680 4 2
					Cash in Bank - - - - -	13,509 4 4
					Cash in hands of Cashier and Superintendents - - - - -	1,330 11 3
£.			614,050	12 8	£.	614,050 12 8

Fredk. T. Jefferson, }
 Chairman,
 Saml. E. Johnson, }
 Joseph A. Patrick, } Directors.
 J. W. Drake, }
 Thos. Dobson, }
 W. Greenhalgh, }
 Thomas L. Shepherd, Accountant.
 S. J. Port, Secretary.

ITINERANT METHODIST PREACHERS' ANNUITANT SOCIETY.

(First and Second Schedules.)

REVENUE ACCOUNT

Of the Itinerant Methodist Preachers' Annuitant Society, for the Year ending 28th February 1901.

£. s. d.			£. s. d.		
Amount of Funds at the beginning of the year	395,531	10 1	Annuities	17,592	10
Premiums:	£.	s. d.	Subscriptions returned	140	8 -
Subscriptions of Members	8,884	4 -	Interest on Donations on Annuity	65	- -
Subscriptions of Probationers	940	16 -	Expenses of Management	328	6 7
Arrears, Fines, &c.	427	- 6	Income Tax on Invested Funds, Loans and Deposit	612	15 -
Marriage Premiums	588	18 5	Pearson's Legacy	4	10 8
	10,840	18 11	Amount of Funds at the end of the year, as per Second Schedule	400,564	3 9
Dividends and Interest:					
Dividends	11,775	5 9			
Interest on Loans and Deposit	981	9 8			
	12,756	15 5			
Donations:					
Wesleyan Methodist Newspaper Company	125	-			
Saltfleet Trust	2	-			
An old Missionary Returned Allowance	22	11 -			
	149	11 -			
Annuities returned:					
From Ireland	6	14 9			
Returned Over-payment	2	4 -			
	8	18 9			
£.	410,307	14 2	£.	419,307	14 2

BALANCE SHEET

Of the Itinerant Methodist Preachers' Annuitant Society, on 28th February 1901.

£. s. d.			£. s. d.		
Annuity Fund, as per First Schedule	400,564	3 9	Investments:		
			British Government Securities	191	12 -
			Indian ditto	141,131	2 -
			Colonial Stock	50,366	11 6
			Railways, Ordinary Stock	13,037	10 -
			Railways, Preference Stock	112,944	16 9
			Railways, Debenture Stock	42,654	- -
			Railways, Guarantee Stock	3,999	7 6
			Stocks, all others	116	5 -
			Gas Companies Stock and Industrial First Mortgage Debenture Stock	3,008	18 -
			L.G. and N.H. Dairy	3,000	- -
				* 370,540	2 9
			Loans to Connexional Funds and Trustees	19,770	-
			Deposit Account	10,114	5 7
			Cash in hand	139	15 5
£.	400,564	3 9	£.	400,564	3 9

* These investments are taken at the same values as last year, and the new investments at cost.

Walford Green,
 G. Stringer Rowe,
 Charles H. Kelly,
 Henry J. Pope,
 Ralph M. Spoor, Steward.

London: Wesleyan Mission House,
 17th April 1901.

PATRIOTIC ASSURANCE COMPANY.

(Third and Fourth Schedules.)

REVENUE ACCOUNTS

For the Year ending 31st December 1900.

I.—LIFE ASSURANCE ACCOUNT.

	£.	s.	d.		£.	s.	d.		£.	s.	d.
Amount of Life Assurance Fund at the beginning of the Year	182,611	19	1	Claims under Life Policies (less Re-Assurances)	16,769	10	7				
Premiums after deduction of Re-Assurance Premiums	21,041	6	9	Endowments matured	2,857				19,626	15	7
Dividends and Interest	6,721	13	5	Surrenders					1,721	9	4
Assignment Fees	7	5		Bonuses paid in Cash					813	13	8
Proportion of Profit on Investments realized	619	16	4	Commission					1,036	12	9
				Expenses of Management					2,667	6	11
				Amount of Life Insurance Fund at end of the Year, as per No. 6 Account					185,136	2	4
£.	211,002		7		£.	211,002		7			

II.—FIRE ACCOUNT.

	£.	s.	d.		£.	s.	d.
Amount of Fire Fund at beginning of the Year	52,000			Losses by Fire after deduction of Re-Assurances	63,962	17	
Premiums (less Re-Assurance)	96,706	13	2	Expenses of Management	15,559		5
Interest and Dividends	1,954	3	10	Commission	16,403	17	2
				Transferred to Profit and Loss	2,735	2	5
				Amount of Fire Fund at end of Year, as per No. 6 Account	52,000		
£.	150,660	17			£.	150,660	17

III.—EMPLOYERS' LIABILITY, FIDELITY GUARANTEE AND GENERAL ACCOUNT.

	£.	s.	d.		£.	s.	d.
Amount of Fund at beginning of the Year	5,500			Claims after deduction of Re-Assurances	8,386	10	2
Premiums (less Re-Assurances)	10,627		1	Expenses of Management and Commission	3,188	2	
Interest and Dividends	187	9	5	Amount of Fund at end of year, as per No. 6 Account	4,739	17	4
£.	16,314	9	6		£.	16,314	9

IV.—INVESTMENTS RESERVE ACCOUNT.

	£.	s.	d.		£.	s.	d.
Amount of Investments Reserve Fund at beginning of Year	5,601	18	8	Amount written off against Investments	41	4	2
Interest	208	3	5	Amount of Investments Reserve Fund at end of Year, as per No. 6 Account	5,768	17	11
£.	5,810	2	1		£.	5,810	2

PATRIOTIC ASSURANCE COMPANY—*continued.*

V.—PROFIT AND LOSS ACCOUNT.

	£.	s.	d.		£.	s.	d.
Balance of Last Year's Account	6,429	15	9	Dividend to Shareholders, May 1900	2,973	7	6
Interest and Dividends not carried to other Accounts	3,714	4	6	Dividend to Shareholders, October 1900	2,973	7	6
Transfer Fees	9	17	3	Income Tax	561	19	4
Fire Account, amount transferred	2,735	2	5	Bad Debts	29	3	6
Profit on Investments realized	559	3	9	Expenses not charged to other Accounts	1,500	-	-
				Difference in Exchange Account	18	19	10
				Balance for the Year	8,364	13	6
				Ad Interim Dividend Oct. 1900	2,973	7	6
				Balance, as per Account No. 6	5,391	6	-
£.	13,448	3	8	£.	13,448	3	8

BALANCE SHEET

Of the Patriotic Assurance Company, on 31st December 1900.

LIABILITIES.	£.	s.	d.	ASSETS.	£.	s.	d.
Shareholders' Capital, 1,500,000 <i>l.</i> , of which is paid-up	118,935	-	-	Mortgages on Property within the United Kingdom	126,756	4	4
Life Assurance Fund	185,136	2	4	Investments—			
Investments Reserve Fund	5,768	17	11	British Government Securities	7,197	10	-
Fire Insurance Fund	52,000	-	-	Indian Government Securities	13,528	18	2
Employers' Liability and Fidelity Guarantee, &c. Fund	4,739	17	4	Colonial Government Securities	1,754	2	-
Profit and Loss Account	5,391	6	-	Foreign Government Securities	19,845	5	3
	371,971	3	7	Railway and other Debenture Stocks	44,989	16	8
Claims under Life Policies admitted and intimated, not yet paid (no Re-Assurances)	3,312	11	8	Railway and other Preference Stocks	36,849	-	7
Outstanding Fire Losses, including Employers' Liability, &c. Claims	16,905	7	11	Railway Guaranteed Stocks	32,062	10	2
	20,217	19	7	Railway Ordinary Stocks	16,438	10	5
Unclaimed Dividends	530	13	-	Loans on Company's Policies	10,649	-	10
State Taxes, Charges and Sundry Accounts Outstanding	957	7	2	Loans secured upon Public Rates	4,180	18	5
Deposits as Security by Agents	500	-	-	Loans upon Personal and Collateral Security	263	10	6
Interest Paid in Advance	251	1	10	Life Reversions Purchased	1,800	8	4
	2,239	2	-	House Property, Offices, and Furniture	7,302	6	9
£.	394,428	5	2	Balances due by Agents and other Insurance Companies	49,487	-	8
				Bills Receivable	323	4	8
				Cash on hands and at Bankers	10,096	10	6
				Outstanding Interest and Dividends	1,794	-	1
				Interest and Dividends Accrued	2,980	5	10
				Outstanding Life Premiums and Proportions of Premiums	3,798	5	2
				Outstanding Fire Premiums	1,517	5	2
				Sundry Debtors	153	10	8
				£.	394,428	5	2

17th May 1901.

James D. O'Connor (Chairman),
Richard Welch
Lucius O. Hutton,
Bernard H. O'Reilly, Manager.

} Directors.

GUARDIAN FIRE AND LIFE ASSURANCE COMPANY (LIMITED).

(Third and Fourth Schedules.)

REVENUE ACCOUNTS

Of the Guardian Fire and Life Assurance Company (Limited), for the Year ending 31st December 1900.

I.—LIFE ASSURANCE REVENUE ACCOUNT.

Amount of Life Assurance Fund at beginning of the Year, viz. :—	£.	s.	d.	Claims under Life Policies, including Bonuses (after deduction of Sums Re-assured)	£.	s.	d.
Assurance Fund	2,994,523	13	3	Surrenders	223,903	10	5
Investment Reserve Fund	30,000			Annuities paid (less Amounts received by way of Re-assurance)	14,700	13	
	3,024,523	13	3	Commission	20,769	12	11
Premiums after deducting Re-assurance Premiums	214,377	18	5	Expenses of Management	8,955	19	1
Interest and Dividends (less Income Tax)	111,174	10	11	Cash Bonuses	20,804	15	5
Consideration for Annuities granted	14,637	5	8	Bonuses by reduction of Premium	58,871	12	6
Fines for revival of lapsed Policies	97	9	4	Proprietors' Proportion of Life Profits	1,139	5	7
Profits on Investments Realised	2,067	19	9	Amount of Life Assurance Fund at end of Year, viz. :—			
	£. 3,366,878	17	4	Assurance Fund	2,921,733	8	5
				Investment Reserve Fund	30,000		
					2,951,733	8	5
					£. 3,366,878	17	4

II.—FIRE INSURANCE REVENUE ACCOUNT.

Amount of Fire Insurance Fund at the beginning of the Year, viz. :—	£.	s.	d.	Losses by Fire, after deduction of Re-insurances	£.	s.	d.
Premium Reserve due to Policies unexpired on 31st December 1899	168,600			Expenses of Management	258,028	4	8
General Fire Reserve Fund	370,000			Commission	79,673	1	6
	538,600			Income Tax on Profits	51,945	3	4
Premiums received, after deduction of Re-insurance Premiums	393,249	19	4	Agents' Bad Debts	450	14	
Interest and Dividends (less Income Tax)	20,731	10	3	Transfer to Profit and Loss Account	32	11	11
Profit on Investments realized	2,477	13	10	Amount of Fire Insurance Fund at the end of the Year, viz. :—	16,929	8	
				Premium Reserve due to Policies unexpired on 31st December 1900			
	£. 955,059	3	5	General Fire Reserve Fund	175,500		
					372,500		
					548,000		
					£. 955,059	3	5

III.—ACCIDENT INSURANCE REVENUE ACCOUNT.

Amount of Accident Insurance Fund at the beginning of the year	£.	s.	d.	Claims after deduction of Re-insurances	£.	s.	d.
Premiums received after deduction of Re-insurance Premiums	11,894	11	6	Expenses of Management	4,598	18	5
Interest and Dividends (less Income Tax)	335	19	2	Commission	2,665	11	1
				Agents' Bad Debts	1,075	12	4
	£. 18,909	10	8	Amount of Accident Insurance Fund at the end of the year	3	10	
					10,565	18	10
					£. 18,909	10	8

GUARDIAN FIRE AND LIFE ASSURANCE COMPANY (LIMITED)—*continued*.

IV.—PROFIT AND LOSS ACCOUNT.

(Proprietors' Revenue Account.)

	£.	s.	d.	£.	s.	d.		£.	s.	d.	£.	s.	d.
Balance brought forward from last year	115,873	16	7				Interim Dividend to Proprietors paid in January 1900	25,000					
Transfer from Life Fund, being share of profits of Quinquennium ended 31st December, 1899	66,000			181,873	16	7	Dividend to Proprietors paid in July 1900	60,000			85,000		
Interest and Dividends (less Income Tax) on Proprietors' Capital				40,716	16	7	Balance—On General Account	101,788	1	2			
Transfer Fees				68			Four-fifths of Proprietors' Share of Life Profit carried forward	52,800			154,588	1	2
Transfer from Fire Revenue Account, as above				16,929	8						239,588	1	2
	£.			239,588	1	2		£.			239,588	1	2

BALANCE SHEETS

Of the Guardian Fire and Life Assurance Company (Limited), on 31st December 1900.

LIABILITIES.				ASSETS.			
LIFE DEPARTMENT.				LIFE DEPARTMENT.			
Life Assurance Fund at the end of the Year, as per Life Assurance Revenue Account, viz. :—	£.	s.	d.	Mortgages on Property within the United Kingdom	£.	s.	d.
Assurance Fund	2,921,733	8	5	Mortgages wholly or partly on Indian and Colonial Securities	14,017	1	6
Investment Reserve Fund	30,000			Mortgages of Life Interests, with Policies	377,920	17	9
	2,951,733	8	5	Loans on the Company's Policies within the Surrender Value	66,770	4	5
Claims Outstanding	58,971	10	11	Credit Premiums (limited to 20 per cent.)	4,285	4	
Annuities Outstanding	1,522	13	2	Investments :—			
Expenses of Management due	1,922	12	10	British Government Securities	11,820		
Premiums Prepaid	71	12	1	Corporation Stocks and Bonds (United Kingdom)	93,736	15	9
Interest Prepaid	526	14	11	Bank of England Stock	29,201	1	1
Premiums Returned Outstanding	64	8	10	Indian and Colonial Government Securities	226,072	11	8
				Colonial Corporation Securities	45,235	2	11
				Foreign Government Securities	38,519	17	4
				Foreign Corporation Securities	10,578	3	4
				Railway and other Debentures and Debenture Stocks	412,223	6	11
				Railway and other Guaranteed Preference and Ordinary Stocks and Shares (British)	139,922	7	3
				Indian Railway Stocks (guaranteed by Indian Government)	68,059	17	1
				Terminable Rent (Charges on Land)	12,064	2	6
				Charges on Local and Public Rates	12,017	1	9
				Reversions	27,076	5	6
				Life Interests in Possession	11,520	5	4
				Freehold Ground Rents	13,565	5	2
				Leasehold Ground Rents	114,351	17	3
				Freehold Landed Property	7,366	13	3
				Loans on Personal Security	4,880		
				Re-assurance Claims outstanding	1,874	16	
				Agents' Balances	29,220	6	10
				Outstanding Premiums	7,151	5	3
				Outstanding Interest :—			
				Accrued but not payable	33,602	3	5
				In arrear	150		1
				Cash—On Deposit	27,500		
				In hand and on Current Account	13,389	9	3
					40,869	9	3
	£.			£.	3,014,813	2	2
	3,014,813	2	2				

Note.—The Life Assurance Fund is, according to the Constitution of the Company, a separate Trust Fund applicable primarily and in priority to all other claims, for the security of the Life Policy Holders.

GUARDIAN FIRE AND LIFE ASSURANCE COMPANY (LIMITED)—continued.

BALANCE SHEETS—continued.

LIABILITIES.		ASSETS.	
FIRE DEPARTMENT.		FIRE DEPARTMENT.	
Fire Insurance Fund at the end of the Year, as per Fire Insurance Revenue Account	£. s. d. 548,030 - -	Mortgages on Property in Cape Town	£. s. d. 22,450 - -
Fire Losses Outstanding	27,046 - -	Investments :—	
Re-insurance Premiums due to other Companies	27,285 5 4	British Government Securities	53,428 12 11
Expenses of Management due	2,246 14 0	Indian and Colonial Government Securities	50,416 2 2
Bills Payable	1,715 15 0	United States Government Registered Bonds	15,000 - -
Balance of United States Liquidation Account Outstanding	48 17 10	Colonial Corporation Securities	43,001 15 11
Interest Prepaid	510 8 10	Foreign Government Securities	11,089 15 8
Profit and Loss : Balance due to Proprietors	10,920 6 -	Foreign Government and other Securities, Deposits for Licence to transact Fire Insurance	37,601 15 11
		Railway and other Debentures and Debenture Stocks	182,822 5 5
		Railway Preference Stocks (British)	19,734 12 4
		Indian Railway Stocks (guaranteed by Indian Government)	40,765 7 1
		Salvage Corps (Share of Houses)	4,781 7 -
		Outstanding Premiums	12,147 - 6
		Agents' Balances	65,080 5 6
		Re-insurance Premiums due from other Companies	4,654 15 -
		Outstanding Interest—	
		Accrued, but not payable	£. s. d. 5,707 5 10
		In arrear	239 11 8
		Cash—On Deposit	16,500 - -
		In hand and on Current Account	30,713 11 9
		Bills Receivable—Agents' Remittances, &c.	47,213 11 9
£. 624,082 10 -			6,838 5 4
		£. 624,082 10 -	
ACCIDENT DEPARTMENT.		ACCIDENT DEPARTMENT.	
Accident Insurance Fund at the end of the Year, as per Accident Insurance Revenue Account	10,566 18 10	Investments :—	
Claims Outstanding	3,653 2 10	Foreign Government Securities	9,915 11 -
Expenses of Management due	103 - 6	Outstanding Premiums	31 15 6
Interest prepaid	78 2 5	Agents' Balances	000 2 6
Refunds Outstanding	1,042 13 8	Re-insurance Premiums due from other Companies	749 15 8
Re-insurance Premiums due to other Companies	224 5 11	Outstanding Interest—Accrued but not payable	150 2 -
£. 15,667 4 2		Cash—In hand and on Current Account	4,213 17 6
		£. 15,667 4 2	
PROPRIETORS' CAPITAL ACCOUNT.		PROPRIETORS' CAPITAL ACCOUNT.	
Proprietors' Capital 2,000,000.—200,000 Shares of 10 <i>l.</i> each (5 <i>l.</i> paid)	1,000,000 - -	Mortgages on Property within the United Kingdom	257,503 5 4
Unpaid Dividends and Bonuses to Proprietors	2,000 18 3	Investments :—	
Profit and Loss Account	154,588 1 2	British Government Securities	11,830 - -
		Corporation Stocks and Bonds (United Kingdom)	3,022 10 -
		Canada Dominion Bonds (guaranteed by British Government)	89,585 11 2
		Indian and Colonial Government Securities	148,000 - 10
		Foreign Government Securities	7,270 7 5
		Colonial Corporation Securities	28,040 16 4
		Indian Railway Stocks (guaranteed by Indian Government)	40,074 8 3
		Railway and other Debentures and Debenture Stocks	224,076 9 -
		Railway and other Guaranteed Preference and Ordinary Stocks and Shares (British)	59,025 8 7
		Terminal Rent Charges on Land	9,716 10 8
		Charges on Local and Public Rates	3,635 19 7
		Freehold Ground Rents	27,547 4 2
		House Property (Freehold Offices)	179,941 13 4
		House Property (Leasehold Offices)	4,480 4 3
		Freehold Landed Property	10,330 5 10
		Transfer from Fire Fund on account of Dividend	10,920 8 -
		Outstanding Interest—Accrued but not payable	11,638 15 1
		Cash—On Deposit	5,000 - -
		In hand and on Current Account	18,310 1 7
£. 1,150,588 19 5			23,310 1 7
GRAND TOTAL - £. 4,811,751 15 0		£. 1,150,588 19 5	
		GRAND TOTAL - £. 4,811,751 15 0	

Evelyn Hubbard, Chairman.
Roderick Pryor, Deputy Chairman.
E. Norman, Director.
T. G. C. Broene, Actuary and Secretary.

MUTUAL LIFE ASSOCIATION OF AUSTRALASIA.

(First and Second Schedules.)

REVENUE ACCOUNT

Of the Mutual Life Association of Australasia, for the Year ended 31st December 1900.

	£.	s.	d.		£.	s.	d.
Amount of Funds at the beginning of the year	1,359,362	11	5	*Claims under Policies	93,151	11	9
*Premiums	173,221	11	8	Surrenders	12,763	14	1
Consideration for Annuities granted	8,605	-	-	Annuities	2,583	19	5
Interest and Dividends	62,249	6	5	Commission	14,267	6	8
				Expenses of Management	35,915	2	1
				Bonuses to Members	2,943	-	5
				Improvements to Properties	1,521	18	6
				Association's Properties and Securities written down	2,679	16	11
				Amount of Funds at the end of the year, as per Second Schedule	1,437,611	19	8
	£.	1,603,438	9 6		£.	1,603,438	9 6

* No Re-Assurances.

BALANCE SHEET

Of the Mutual Life Association of Australasia, on the 31st December 1900.

LIABILITIES.	£.	s.	d.	ASSETS.	£.	s.	d.
Assurance Fund - - } £. s. d.				Mortgages on Property out of the United Kingdom	762,937	-	-
Annuity Fund - - } 1,437,611 19 8				Loans on the Association's Policies	141,637	-	-
Total Funds as per First Schedule	1,437,611	19	8	Investments:			
Claims admitted but not paid	7,880	4	-	British Government Securities	27,568	15	-
				Indian and Colonial Government Securities	68,121	6	-
				Railway and other Debentures and Debenture Stock	78,515	-	-
				House Property	334,739	-	-
				Outstanding Interest	457	10	9
				Accrued Interest, but not due	10,907	11	6
				Cash:			
				On Deposit	11,927	3	2
				In hand and on Current Account	8,681	17	3
					20,609	-	5
	£.	1,445,492	3 8		£.	1,445,492	3 8

Sam. Dickinson, Chairman.
F. T. Humphery, } Directors.
Russ. Barton, }
J. C. Remington, General Manager.

LONDON AND MANCHESTER INDUSTRIAL ASSURANCE COMPANY (LIMITED).

(Third and Fourth Schedules.)

REVENUE ACCOUNTS

Of the London and Manchester Industrial Assurance Company (Limited), for the Year ending
24th March 1901.

I.—LIFE ASSURANCE ACCOUNT.

	£.	s.	d.		£.	s.	d.
Amount of Funds at the beginning of the Year	177,841	10	7½	Claims under Policies	44,582	18	8
Premiums	132,319	6	7½	Surrenders	437	16	10½
Interest, Dividends, and Rents	6,455	2	2	Annuities	97	5	6
Premium Receipt Books, Duplicate Policies, and Assignment Fees	253	6	8½	Commission	25,972	1	3½
				Expenses of Management:			
				Salaries, Chief Office	5,172	13	3
				Postage and Parcels	841	15	11
				Printing, Stationery, and Advertisements	1,308	7	—½
				Rent, Furniture, and Sundry Expenses, Chief and Branch Offices	811	7	9
				Policy, Receipt, and Bond Stamps	1,492	11	9
				Legal Expenses, &c.	178	—	9
				Fees to Directors	312	10	—
				Travelling Expenses	1,171	5	—½
				Medical Examination Fees	164	7	6
				Bankers' and Brokers' Charges	29	12	9
				New Business, and Superintendency Charges	33,412	18	6
					44,895	10	2
				Dividend and Bonus to Shareholders	498	18	—
				Income Tax	319	16	2½
				Bad and Doubtful Debts written off	112	8	10½
				Amount of Funds at the end of the Year, as per Fourth Schedule	199,952	10	6
£.	313,869	6	1	£.	316,969	6	1

II.—SICKNESS* AND MEDICAL AID* ASSURANCE ACCOUNT.

	£.	s.	d.		£.	s.	d.
Amount of Funds at the beginning of the Year	7,848	19	3½	Claims	18,502	7	—½
Premiums	27,945	12	3	Commission	4,861	3	4½
Interest	229	2	6	Expenses of Management, including Superintendency Charges	4,577	18	1½
				Income Tax	11	9	1½
				Amount of Funds at the end of the Year, as per Fourth Schedule	3,070	16	4
				£.	36,023	14	—½
*New Members not taken into these Departments.							
£.	36,023	14	—½	£.	36,023	14	—½

BALANCE SHEET

Of the London and Manchester Industrial Assurance Company (Limited), on the 24th day of March, 1901.

LIABILITIES.	£.	s.	d.	ASSETS.	£.	s.	d.
Shareholders' Capital paid up	6,052	—	—	Mortgages on Property within the United Kingdom	31,319	19	9½
Assurance and Annuity Fund	193,300	10	6	Investments:			
Total Funds, as per Third Schedule	199,952	10	6	British Government Securities	4,981	16	—
Sickness and Medical Aid Fund	8,070	16	4	Colonial ditto	50,289	7	10
Securities held from Representatives of the Company	1,124	18	6	Birmingham Corporation Stock	200	—	—
				Brighton ditto	2,057	5	—
				Devonport ditto	956	7	9
				Douglas Town ditto	1,994	2	9
				Dublin ditto	599	15	6
				Glasgow ditto	900	—	—
				Leeds ditto	1,027	10	—
				Leicester ditto	965	—	—
				Nottingham ditto	3,698	15	—
				Sheffield ditto	1,032	10	—
				Southampton ditto	473	15	—
				Stockton-on-Tees ditto	1,874	8	—
				Torquay ditto	2,025	—	—
				Tynemouth ditto	1,900	—	—
				Wakefield ditto	1,930	—	—
				West Bromwich ditto	970	—	—
				West Ham, London ditto	2,000	—	—
				Windsor ditto	968	15	—
				Wolverhampton ditto	1,995	—	—
				Swansea Harbour Trust	2,000	—	—
				Debenture Stocks	849	10	6
				Freehold Ground Rents	68,313	8	6
				Freehold Property	780	—	—
				Leasehold Ground Rents	475	—	—
				Loans upon Personal Security	517	4	6
				Agents' Balances	505	12	5½
				Outstanding Premiums	9,641	1	8
				Interest, Dividends, and Rents Outstanding and Accrued	1,916	8	1
				Stamps in Stock	164	10	—½
				Cash:			
				On Deposit	3,000	—	—
				On Current Accounts and in Hand	5,166	8	4
					8,166	8	4
				Furniture, Fixtures, and Fittings	1,015	2	11½
				Stationery, Account Books, Printing, &c.	724	10	8
£.	209,148	5	4	£.	209,148	5	4

J. Mason, Chairman.
J. W. Woodward, { Directors.
W. F. Woodward, {
W. Dares, Managing Director.

We have examined the above Life Assurance Account, Sickness and Medical Aid Assurance Account and Balance Sheet, and we hereby certify that the Balance Sheet is in our opinion properly drawn up so as to exhibit a true and correct view of the state of the Company's affairs as shown by the books of the Company.

We have verified the whole of the Investments and Cash Balances.

Owing to the great multiplicity of small transactions it is impossible within the reasonable limits of an audit to follow out the details of the items in the respective Assurance Accounts, but we are satisfied as to their substantial correctness.

Our requirements as auditors have all been complied with.

Spain Bros. & Co.,
Chartered Accountants,
78, Coleman Street London, E.C.

PRUDENTIAL ASSURANCE COMPANY (LIMITED).

(Third and Fourth Schedules.)

REVENUE ACCOUNTS

Of the Prudential Assurance Company (Limited) (Ordinary Branch) for the Year ending
31st December 1900.

I.—LIFE ASSURANCE ACCOUNT.

Amount of Life Assurance Fund at the beginning of the Year	£.	s.	d.	£.	s.	d.	Claims under Life Policies (after deduction of Sums Re-assured):	£.	s.	d.	£.	s.	d.
	19,149,470	11	9				By Deaths	881,110	6	11			
							By Endowments matured	712,040	12	5			
Less amount transferred to the Industrial Branch, being proportion of Profits	61,291	—	—	19,088,179	11	9	Surrenders	—	—	—	1,593,159	19	4
							Cash Bonus to Policy-holders	—	—	—	144,894	10	3
							Annuities	—	—	—	61,120	8	2
							Commission	—	—	—	84,555	19	7
							Expenses of Management	—	—	—	232,563	11	6
Premiums, after deduction of Re-Assurance Premiums				3,322,342	19	7	Amount transferred to Investments Reserve Fund	—	—	—	99,670	14	5
Consideration for Annuities granted				90,883	7	2	Amount of Life Assurance Fund at the end of the Year, as per Fourth Schedule				50,000	—	—
Interest and Rents				643,559	3	11					20,879,008	19	2
	£.			23,144,965	2	5		£.			23,144,965	2	5

II.—SICKNESS ASSURANCE ACCOUNT.

	£.	s.	d.		£.	s.	d.
Amount of Sickness Assurance Fund at the beginning of the Year	550	5	3	Claims	7	10	-
Premiums	14	9	7	Commission and Expenses	1	9	-
Interest	19	9	9	Sickness Assurance Fund at the end of the Year, as per Fourth Schedule	575	5	7
£.	584	4	7	£.	584	4	7

BALANCE SHEET

Of the Prudential Assurance Company (Limited) (Ordinary Branch), on the 31st December 1900.

[illegible]

Edgar Horne, Chairman.

Henry Harben, } Directors.
W. J. Lancaster }

Thos. C. Dewey,
William Hughes. } Joint General Managers.

D. W. Stable, Secretary.

We beg to report that we have examined the foregoing Accounts and, in our opinion, they are correct, and the foregoing is a full and fair Balance Sheet properly drawn up and exhibits a true and correct view of the state of the Company's affairs as shown by the books of the Company.

In accordance with the provisions of "The Companies Act, 1900," we certify that all our requirements as Auditors have been complied with.

Archibald Day,)
Philip Secretan,) Auditors.

We have examined the Cash transactions, Receipts and Payments, affecting the accounts of the Assets and Investments for the year ended 31st December 1900, and we find the same in good order and properly vouched. We have also examined the Deeds and Securities, Certificates, &c., representing the Assets and Investments set out in the above account, and we certify that they were in possession and safe custody as on 31st December 1900.

20th February 1901.

Deloitte, Decker, Griffiths & Co.

PRUDENTIAL ASSURANCE COMPANY (LIMITED)—*continued.*

(Third and Fourth Schedules.)

REVENUE ACCOUNT

Of the Prudential Assurance Company (Limited) (Industrial Branch), for the Year ending 31st December 1900.

LIFE ASSURANCE ACCOUNT.

	£.	s.	d.		£.	s.	d.
Amount of Life Assurance Fund at the beginning of the Year - - -	15,708,695	17	8	Claims under Life Policies	2,227,218	6	3
Amount transferred from Ordinary Branch under Regulations of the Company - - -	61,291	-	-	Surrenders - - -	13,916	6	9
	15,769,986	17	8	Commission :			
Premiums - - - - -	5,447,697	13	6	Salaries of 14,804 Agents for the Weekly Collection of Premium from 13,178,033 Policies -	986,901	12	1
Interest and Rents - - - - -	558,660	15	1	Special New Business Charges - - -	487,466	16	8
					1,474,368	8	9
				Expenses of Management :			
				Policy, Postage, and Receipt Stamps (Head Office only) - - -	63,805	5	10
				Superintendency Charges -	172,718	9	6
				Medical Fees - - -	57,512	2	9
				Head Office Expenses (including Printing, Advertising and Valuation Expenses) - - -	356,166	4	7
					650,202	2	
				Dividends and Bonus to Shareholders -	450,000	-	-
				Amount transferred to Reserve Fund -	50,000	-	-
				Amount of Life Assurance Fund at the end of the Year, as per Fourth Schedule -	16,910,640	1	10
£.	21,776,345	6	3	£.	21,776,345	6	3

BALANCE SHEET

Of the Prudential Assurance Company (Limited) (Industrial Branch), on the 31st December 1900.

LIABILITIES.	£.	s.	d.	ASSETS.	£.	s.	d.
Shareholders' Capital - 1,000,000 - -				Mortgages on Property within the United Kingdom - - -	1,275,329	19	2
Life Assurance Fund - 16,910,640 1 10				Loans on County Council, Municipal and other Rates - - -	7,379,196	14	1
Reserve Fund - - - 850,000 - -				City of London Corporation Bonds - -	181,581	10	5
	18,760,640	1	10	Investments :			
Claims under Life Policies admitted -	47,283	1	4	British Government Securities - - -	1,810,432	-	8
				Foreign ditto ditto - - -	315,395	4	10
				Railway Debenture Stocks - - -	1,720,199	18	11
				Freehold Ground Rents and Scotch Feu Duties - - -	3,177,220	16	11
				House Property : £. s. d.			
				Freehold - - - 2,012,574 17 4			
				Leasehold - - - 97,801 11 4			
					2,110,376	8	8
				Agents' Balances - - - - -	4,468	10	8
				Outstanding Premiums - - - - -	278,788	13	2
				Outstanding Interest and Rents - - -	179,624	5	3
				Cash in Hands of Superintendents - -	38,993	17	11
				Cash : £. s. d.			
				On Current Accounts - 335,965 2 6			
				In hand - - - 350 - -			
					336,315	2	6
£.	18,807,923	3	2	£.	18,807,923	3	2

Edgar Horne, Chairman.
Henry Harben, } Directors.
W. J. Lancaster, }
Thos. C. Dewey, } Joint General Managers.
William Hughes, }
D. W. Stable, Secretary.

We beg to report that we have examined the foregoing accounts, and in our opinion they are correct, and the foregoing is a full and fair Balance Sheet properly drawn up and exhibits a true and correct view of the state of the Company's affairs as shown by the books of the Company.

In accordance with the provisions of "The Companies Act, 1900," we certify that all our requirements as auditors have been complied with.

Archibald Day, } Auditors.
Philip Secretan, }

We have examined the Cash transactions, Receipts and Payments, affecting the accounts of the Assets and Investments for the year ended 31st December 1900, and we find the same in good order and properly vouched. We have also examined the Deeds and Securities, Certificates, &c., representing the Assets and Investments set out in the above account, and we certify that they were in possession and safe custody as on 31st December 1900.

20th February 1901.

Deloitte, Dever, Griffiths & Co.

PRUDENTIAL ASSURANCE COMPANY (LIMITED)—*continued.**(Fifth Schedule.)*

Statement respecting the VALUATION OF THE LIABILITIES under Life Policies and Annuities of the Prudential Assurance Company (Limited), made by the Actuary.

I.

The date up to which the Valuation is made in both branches is the 31st December 1900.

II.

The business is carried on in two branches, the "Ordinary" and the "Industrial."

In the Ordinary Branch the net liability is ascertained by taking the difference between the present value of the sums assured and bonuses and the present value of the future net premiums. For term assurances effected by annual premiums half the current year's premiums, and for endowments in cases where the premiums are returnable in the event of death, the total amount of premiums received accumulated at 3 per cent. compound interest have been reserved.

In the Industrial Branch the net liability is ascertained by taking the difference between the present value of the sums assured, including actual and prospective increases, and the present value of the future net premiums, except for whole life assurances upon lives of ten years of age and under, in which cases the present value of the gross premiums, less an arbitrary deduction, amounting on the average to 44 per cent., has been used so as to yield a positive net liability for every policy in force.

The principles upon which the valuations are made are determined by the Directors.

The principles upon which the distribution of profits is made are determined by the regulations of the Company as amended by a special resolution of the Company passed on the 15th June 1876, by virtue of the "Prudential Assurance Company Act, 1875." The participating policyholders are entitled to nine-tenths of the declared profits of the Ordinary Branch, but in case the said nine-tenths of the declared profits of the Ordinary Branch are less than four-fifths of the whole declared profits of the Company, then the holders of policies in force at the time of the division of profits, and issued out of the Ordinary Branch on or before the 31st day of December, in the year of our Lord 1876, and entitling the holders thereof to participate in profits, receive such an additional apportionment by way of bonus out of the profits declared in either branch as will make the whole amount apportioned to each such policyholder equal to what he would have received if all policyholders entitled to profits had been entitled to a bonus of four-fifths of the entire declared profits of the Company.

The policyholders' share of the profits is distributed by way of an addition to the sum assured at a uniform rate per cent. per annum for each premium paid since the previous division.

III.

In the Ordinary Branch the life assurances have been valued by the Institute of Actuaries H_M Table of Mortality, and the annuities by the Government Experience Tables, 1883. The English Life Table (No. 3) has been used for all assurances in the Industrial Branch.

IV.

The rate of interest assumed in both branches, and for every description of contract, including annuities, is 3½ per cent.

V.

In the Ordinary Branch the whole of the "loading" has been reserved as a provision for future expenses and profits.

In the Industrial Branch the whole of the "loading" has been reserved, except for whole life assurances upon lives of ten years of age and under, which have been dealt with as stated in the answer to question 2.

VI.

This Company makes an annual valuation and distribution of profits, consequently the Consolidated Revenue Accounts since the last Valuation are the same as the Revenue Accounts of the year. The Third Schedule gives the return required.

PRUDENTIAL ASSURANCE COMPANY (LIMITED)— continued.

VII.

SUMMARY AND VALUATION of the Policies of the Ordinary Branch of the Prudential Assurance Company (Limited), as at 31st December 1900.

DESCRIPTION OF TRANSACTION.	PARTICULARS OF THE POLICIES FOR VALUATION.				VALUATION.			
	Number of Policies.	Sums Assured and Bonuses.	Office Yearly Premiums.	Net Yearly Premiums.	Value by the Institute H.M. Table. Interest 3 per Cent. Annuities by the Government Experience Tables, 1883. Interest 3 per Cent.			
					Sums Assured and Bonuses.	Office Yearly Premiums.	Net Yearly Premiums.	Net Liability.
ASSURANCES.								
I.—WITH PARTICIPATION IN PROFITS.		£.	£.	£.	£.	£.	£.	£.
For Whole Term of Life—								
Uniform Annual Premiums	133,425	20,159,309	695,340·6	538,334·5	11,406,750·1	9,256,737·7	7,121,610·9	4,285,139·2
Limited Payments	506	137,452	6,435·2	5,086·5	68,568·0	51,033·9	39,673·3	23,394·2
Endowment Assurances	456,650	45,781,292	2,507,391·4	1,924,399·2	32,071,487·8	23,577,540·9	18,034,555·3	14,036,932·0
Joint Lives	9,149	1,018,929	53,912·9	39,845·4	656,434·4	601,571·1	487,592·2	218,842·2
Last of Two or more Lives	6	3,302	26·5	19·3	1,966·5	416·2	235·1	1,681·4
Whole Life (Paid-up)	189	23,835	—	—	25,205·1	—	—	25,205·1
Endowment Assurances (Paid-up)	180	29,169	—	—	22,229·6	—	—	22,229·6
Extra Premiums payable	—	—	24,840·3	—	12,420·2	—	—	12,420·2
TOTAL Assurances with Profits	600,106	67,168,288	3,287,946·9	2,507,934·9	44,265,061·7	33,486,304·8	25,633,717·8	18,631,343·9
II.—WITHOUT PARTICIPATION IN PROFITS.								
For Whole Term of Life—								
Uniform Annual Premiums	6,327	910,316	24,256·6	20,579·5	420,669·1	390,129·6	329,219·4	91,449·7
Limited Payments	11	1,350	65·7	55·1	689·2	330·3	275·2	414·0
Increasing and Decreasing Premiums	56	15,409	420·0	350·0	7,759·5	7,483·6	6,236·3	1,523·2
Endowment Assurances	915	98,670	4,059·9	2,428·6	79,985·6	24,381·7	20,546·7	59,439·9
Joint Lives	178	18,525	1,078·0	845·9	13,039·3	9,451·1	7,350·3	5,689·0
Last of Two or more Lives	26	20,934	780·2	481·4	10,596·6	12,675·7	7,512·4	3,084·2
Term Assurances	76	50,690	609·5	609·5	355·0	—	—	355·0
Survivorships	27	14,800	232·8	181·4	1,684·4	1,898·9	1,475·4	209·0
Endowments	2,332	198,697	10,976·4	—	77,163·4	1,617·8	1,536·8	75,626·6
Whole Life (Paid-up)	1,380	48,117	—	—	26,723·9	—	—	26,723·9
Endowment Assurances (Paid-up)	489	12,100	—	—	9,283·0	—	—	9,283·0
Joint Lives (Paid-up)	122	2,923	—	—	2,005·0	—	—	2,005·0
Survivorships (Paid-up)	11	4,450	—	—	287·6	—	—	287·6
Extra Premiums payable	—	—	487·6	—	243·8	—	—	243·8
TOTAL Assurances without Profits	11,050	1,396,832	42,966·8	—	650,485·4	447,908·7	374,151·5	276,333·9
TOTAL Assurances	612,055	68,565,170	3,330,913·7	—	44,915,547·1	33,934,273·5	26,007,869·3	18,907,677·8
Deduct Re-Assurances	—	19,823	679·5	585·1	13,394·3	7,121·2	6,197·6	7,096·7
NET Amount of Assurances	612,055	68,545,342	3,330,234·2	—	44,902,252·8	33,927,152·3	26,001,671·7	18,900,581·1
Adjustment for immediate Payment of Claims	—	—	—	—	—	—	—	175,300·9
ANNUITIES.		Per annum.						
Immediate	2,439	88,411	—	—	799,192·5	—	—	799,192·5
Deferred	142	2,873	871·3	803·5	12,925·4	1,325·0	1,258·7	11,666·7
Contingent	9	1,785	80·8	70·4	5,067·3	415·7	361·5	4,705·8
TOTAL of the Results	—	—	3,331,186·3	—	45,719,438·0	33,928,893·0	26,003,291·9	19,891,537·0

VALUATION BALANCE SHEET of the Prudential Assurance Company (Limited) (Ordinary Branch), as at 31st December 1900.

Net Liability under Assurance and Annuity Transactions (as per Summary Statement provided in Schedule 5)	£. 19,891,537	Life Assurance and Annuity Funds (as per Balance Sheet under Schedule 4)	£. 20,579,009
Sickness Assurance	215	Sickness Assurance Fund	575
Surplus	987,832		
£. 20,879,584		£. 20,879,584	

The transaction of new sickness business has been discontinued for many years. The existing policies are only five in number, and assure 2*l.* 10*s.* a week during sickness. The premiums payable amount to 14*l.* 9*s.* 7*d.* per annum.

PRUDENTIAL ASSURANCE COMPANY (LIMITED)—*continued.*VII.—*continued.*

SUMMARY AND VALUATION of the Policies of the Industrial Branch of the Prudential Assurance Company (Limited), as at 31st December 1900.

	PARTICULARS OF POLICIES FOR VALUATION.				VALUATION.			
	Number of Policies.	Sums Assured.	Office Yearly Premiums.	Net Yearly Premiums.	Value by the English Life Table (No. 3). Interest 3 per Cent.			
					Sums Assured.	Office Yearly Premiums.	Net Yearly Premiums.	Net Liability.
ASSURANCES.		£.	£.	£.	£.	£.	£.	£.
WITHOUT PARTICIPATION IN PROFITS.								
For Whole Term of Life, Uniform Annual Premiums	11,675,399	120,349,790	4,629,262	2,791,813	58,201,644	73,423,158	44,007,570	13,504,074
Endowment Assurances	52,775	670,587	55,329	32,515	511,704	425,006	250,465	261,239
Joint Lives	268,484	4,323,415	271,825	166,932	2,632,268	3,383,382	2,136,951	495,817
Endowment and Whole Life Assurance	106,149	1,543,416	109,571	66,018	1,031,428	1,284,290	775,801	255,027
Old Age Endowment combined with Assurance	1,075,234	8,078,272	481,048	285,623	6,926,920	10,349,582	6,441,820	485,100
Free Policies—For Whole Term of Life	682,542	1,937,212	—	—	1,071,372	—	—	1,071,372
Endowment Assurances	13,602	66,993	—	—	50,692	—	—	50,692
Joint Lives	17,490	44,686	—	—	29,303	—	—	29,303
Deferred Annuities combined with Whole Life Assurance	42	477	179	120	2,518	1,903	1,271	1,247
	13,891,667	137,081,857	5,647,214	3,348,021	70,467,849	89,370,221	54,213,878	16,243,971

VALUATION BALANCE SHEET of the Prudential Assurance Company (Limited) (Industrial Branch), as at 31st December 1900.

Net Liability under Assurance transactions (as per Summary Statement provided in Schedule 5)	£.	Life Assurance Fund (as per Balance Sheet under Schedule 4)	£.
Surplus	16,243,971		16,910,640
	666,669		
£.	16,910,640	£.	16,910,640

VIII.

All participating policies in force at the period of the Valuation are entitled to share in the profits.

IX.

The results of the valuation are—

- (1)—The total amount of profit made by the Company during the year ending 31st December 1900, including 676,052*l.* undivided on the 31st December 1899, was 1,654,501*l.*, after transferring 100,000*l.* to Reserve Funds. The sum of 617,517*l.* has been retained undivided.
- (2)—The amount of profit divided among policyholders was 621,984*l.*, the number of policies participating being 600,105, assuring 67,168,288*l.* inclusive of bonus.
- (3)—The following are specimens of bonuses allotted for one year to policies of 100*l.* in all classes at the annual valuation, 31st December 1900 :—

WHOLE TERM OF LIFE.

AGES.	SERIES B.								SERIES A.			
	Policy in existence 5 Years.		Policy in existence 10 Years.		Policy in existence 15 Years.		Policy in existence 20 Years.		Policy in existence 25 Years.		Policy in existence 30 Years.	
	Reversion.	Cash Value.	Reversion.	Cash Value.	Reversion.	Cash Value.	Reversion.	Cash Value.	Reversion.	Cash Value.	Reversion.	Cash Value.
	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.
20	1 10 -	- 8 -	1 10 -	- 9 -	1 10 -	- 10 1	1 10 -	- 11 3	3 - -	1 5 6	3 - -	1 8 6
30	1 10 -	- 10 1	1 10 -	- 11 3	1 10 -	- 12 9	1 10 -	- 14 3	3 - -	1 11 9	3 - -	1 15 3
40	1 10 -	- 12 9	1 10 -	- 14 3	1 10 -	- 15 10	1 10 -	- 17 7	3 - -	1 19 -	3 - -	2 2 0
50	1 10 -	- 15 10	1 10 -	- 17 7	1 10 -	- 19 6	1 10 -	- 1 1 4	3 - -	2 5 3	3 - -	2 8 -

Note.—Series A ended on 31st December 1876. Series B began on 1st January 1877.

ENDOWMENT ASSURANCES.

AGES.	ORIGINAL TERM 20 YEARS.						ORIGINAL TERM 25 YEARS.					
	Policy in existence 5 Years.		Policy in existence 10 Years.		Policy in existence 15 Years.		Policy in existence 5 Years.		Policy in existence 10 Years.		Policy in existence 15 Years.	
	Reversion.	Cash Value.	Reversion.	Cash Value.	Reversion.	Cash Value.	Reversion.	Cash Value.	Reversion.	Cash Value.	Reversion.	Cash Value.
	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.
20	1 10 -	- 16 4	1 10 -	- 19 4	1 10 -	- 1 3 -	1 10 -	- 13 10	1 10 -	- 16 4	1 10 -	- 19 6
30	1 10 -	- 16 9	1 10 -	- 19 6	1 10 -	- 1 3 1	1 10 -	- 14 4	1 10 -	- 16 9	1 10 -	- 19 9
40	1 10 -	- 17 3	1 10 -	- 19 9	1 10 -	- 1 3 4	1 10 -	- 14 4	1 10 -	- 17 3	1 10 -	- 19 9
50	1 10 -	- 17 3	1 10 -	- 19 9	1 10 -	- 1 3 4	—	—	—	—	—	—

Edgar Horne, Chairman.
Henry Harben, } Directors.
W. J. Lancaster, }
Thos. C. Dewey, } Joint General Managers.
William Hughes, }
D. W. Stoble, Secretary.

PRUDENTIAL ASSURANCE COMPANY (LIMITED)—*continued.*

(Sixth Schedule.)

Statement of the LIFE ASSURANCE AND ANNUITY BUSINESS of the Prudential Assurance Company, Limited, on the 31st December 1900.

I.

ORDINARY BRANCH.

WITH PROFITS.

Rates for the Assurance of 100*l.* on a single life, the amount being payable at death whenever it may happen

Age next Birthday.	Yearly.	Half-yearly.	Quarterly.	Age next Birthday.	Yearly.	Half-yearly.	Quarterly.
	£. s. d.	£. s. d.	£. s. d.		£. s. d.	£. s. d.	£. s. d.
16	1 14 6	- 18 1	- 9 3	41	3 7 11	1 15 8	- 18 4
17	1 15 4	- 18 6	- 9 6	42	3 9 11	1 16 9	- 18 10
18	1 16 1	- 19 -	- 9 9	43	3 12 -	1 17 10	- 19 4
19	1 17 -	- 19 5	- 9 11	44	3 14 3	1 18 11	- 19 11
20	1 17 11	- 19 11	- 10 2	45	3 16 6	2 - 2	1 - 7
21	1 18 10	1 - 5	- 10 5	46	3 19 1	2 1 6	1 1 3
22	1 19 10	1 - 11	- 10 8	47	4 1 10	2 2 11	1 2 -
23	2 - 11	1 1 6	- 11 -	48	4 4 10	2 4 6	1 2 10
24	2 2 -	1 2 1	- 11 4	49	4 8 2	2 6 4	1 3 9
25	2 3 2	1 2 8	- 11 8	50	4 11 11	2 8 3	1 4 9
26	2 4 5	1 3 4	- 11 11	51	4 16 -	2 10 5	1 5 10
27	2 5 8	1 4 -	- 12 4	52	5 - 5	2 12 9	1 6 11
28	2 7 -	1 4 8	- 12 8	53	5 5 -	2 15 1	1 8 3
29	2 8 4	1 5 4	- 13 -	54	5 9 11	2 17 9	1 9 7
30	2 9 6	1 6 -	- 13 4	55	5 15 4	3 - 8	1 11 -
31	2 10 9	1 6 8	- 13 8	56	6 1 -	3 3 7	1 12 7
32	2 12 1	1 7 4	- 14 -	57	6 7 3	3 6 10	1 14 3
33	2 13 6	1 8 1	- 14 5	58	6 13 9	3 10 2	1 16 -
34	2 15 -	1 8 10	- 14 9	59	7 - 5	3 13 8	1 17 9
35	2 16 8	1 9 8	- 15 2	60	7 6 11	3 17 1	1 19 6
36	2 18 4	1 10 7	- 15 8	61	7 13 -	4 - 4	2 1 2
37	3 - 2	1 11 7	- 16 2	62	7 19 5	4 3 8	2 2 10
38	3 2 -	1 12 7	- 16 8	63	8 6 3	4 7 3	2 4 8
39	3 3 11	1 13 7	- 17 2	64	8 13 9	4 11 2	2 6 9
40	3 5 11	1 14 8	- 17 9	65	9 1 11	4 15 6	2 8 11

WITHOUT PROFITS.

Rates for the Assurance of 100*l.* on a single life, the amount being payable at death whenever it may happen.

Age next Birthday.	Yearly.	Half-yearly.	Quarterly.	Age next Birthday.	Yearly.	Half-yearly.	Quarterly.
	£. s. d.	£. s. d.	£. s. d.		£. s. d.	£. s. d.	£. s. d.
16	1 11 1	- 16 3	- 8 4	41	3 1 2	1 12 1	- 16 5
17	1 11 9	- 16 8	- 8 6	42	3 3 -	1 13 1	- 16 11
18	1 12 6	- 17 1	- 8 9	43	3 4 10	1 14 -	- 17 5
19	1 13 4	- 17 6	- 8 11	44	3 6 10	1 15 1	- 17 11
20	1 14 1	- 17 11	- 9 2	45	3 8 11	1 16 2	- 18 6
21	1 15 -	- 18 4	- 9 4	46	3 11 2	1 17 4	- 19 1
22	1 15 10	- 18 10	- 9 7	47	3 13 8	1 18 8	- 19 10
23	1 16 10	- 19 4	- 9 10	48	3 16 4	2 - 1	1 - 6
24	1 17 10	- 19 10	- 10 2	49	3 19 5	2 1 8	1 1 4
25	1 18 11	1 - 5	- 10 5	50	4 2 9	2 3 5	1 2 3
26	1 19 11	1 1 -	- 10 9	51	4 6 5	2 5 5	1 3 9
27	2 1 2	1 1 7	- 11 -	52	4 10 4	2 7 5	1 4 3
28	2 2 4	1 2 2	- 11 5	53	4 14 6	2 9 8	1 5 5
29	2 3 6	1 2 10	- 11 9	54	4 19 -	2 11 11	1 6 7
30	2 4 7	1 3 5	- 12 -	55	5 3 9	2 14 6	1 7 11
31	2 5 9	1 4 -	- 12 3	56	5 8 11	2 17 2	1 9 3
32	2 6 11	1 4 7	- 12 7	57	5 14 6	3 - 2	1 10 10
33	2 8 2	1 5 3	- 12 11	58	6 - 5	3 3 2	1 12 4
34	2 9 7	1 6 -	- 13 3	59	6 6 4	3 6 4	1 14 -
35	2 11 -	1 6 9	- 13 8	60	6 12 3	3 9 5	1 15 7
36	2 12 6	1 7 7	- 14 1	61	6 17 9	3 12 4	1 17 -
37	2 14 2	1 8 5	- 14 7	62	7 3 6	3 15 4	1 18 7
38	2 15 10	1 9 3	- 15 -	63	7 9 7	3 18 7	2 - 3
39	2 17 7	1 10 2	- 15 6	64	7 16 5	4 2 1	2 2 1
40	2 19 4	1 11 2	- 16 -	65	8 3 9	4 5 11	2 4 -

PRUDENTIAL ASSURANCE COMPANY (LIMITED)—continued.

INDUSTRIAL BRANCH.

Policies under this table are issued upon the conditions that if the assured shall die within three calendar months from the date thereof one-fourth part of the sum assured shall be payable ; but if the assured shall die after three calendar months, and within a period of twelve calendar months, one-half of the sum assured shall be payable ; if after twelve calendar months, the full sum assured shall be payable ; but if the assured shall die at any time after the date of the policy from accident, the full sum assured shall immediately become payable.

Weekly payments to secure the sum of 50*l.*, 100*l.*, or 200*l.* at death, if in full benefit.

Age next Birthday.	To secure 50 <i>l.</i> at death.	To secure 100 <i>l.</i> at death.	To secure 200 <i>l.</i> at death.	Age next Birthday.	To secure 50 <i>l.</i> at death.	To secure 100 <i>l.</i> at death.	To secure 200 <i>l.</i> at death.
	<i>s. d.</i>	<i>s. d.</i>	<i>s. d.</i>		<i>s. d.</i>	<i>s. d.</i>	<i>s. d.</i>
16	- 5	- 10	1 8	44	1 -	1 10	3 8
17	- 5	- 10	1 8	45	1 -	1 10	3 8
18	- 5	- 10	1 8	46	1 -	1 11	3 10
19	- 5	- 10	1 8	47	1 1	1 11	3 10
20	- 6	- 11	1 10	48	1 1	2 -	4 -
21	- 6	- 11	1 10	49	1 2	2 1	4 2
22	- 6	- 11	1 10	50	1 2	2 2	4 4
23	- 6	1 -	2 -	51	1 3	2 3	4 6
24	- 6	1 -	2 -	52	1 3	2 4	4 8
25	- 6	1 -	2 -	53	1 4	2 5	4 10
26	- 7	1 1	2 2	54	1 5	2 6	5 -
27	- 7	1 1	2 2	55	1 6	2 8	5 4
28	- 7	1 1	2 2	56	1 7	2 10	5 8
29	- 7	1 2	2 4	57	1 8	3 -	6 -
30	- 8	1 2	2 4	58	1 9	3 2	6 4
31	- 8	1 2	2 4	59	1 10	3 4	6 8
32	- 8	1 3	2 6	60	1 11	3 6	7 -
33	- 8	1 3	2 6	61	2 -	3 9	7 6
34	- 9	1 4	2 8	62	2 2	4 -	8 -
35	- 9	1 4	2 8	63	2 3	4 3	8 6
36	- 9	1 5	2 10	64	2 5	4 7	9 2
37	9	1 5	2 10	65	2 6	4 10	9 8
38	- 10	1 6	3 -	66	2 8	5 1	10 2
39	- 10	1 6	3 -	67	2 10	5 4	10 8
40	- 10	1 7	3 2	68	3 -	5 8	11 4
41	- 11	1 8	3 4	69	3 2	6 -	12 -
42	- 11	1 8	3 4	70	3 4	6 4	12 8
43	- 11	1 9	3 6				

No assurance for less than 50*l.* can be effected under this table.

PRUDENTIAL ASSURANCE COMPANY (LIMITED)—*continued.*INDUSTRIAL BRANCH—*Adult Table.*

Policies under this table are issued upon the conditions that if the Assured shall die within three calendar months from the date thereof one-fourth part of the sum assured shall be payable; but if the Assured shall die after three calendar months, and within a period of twelve calendar months, one-half the sum assured shall be payable; if after twelve calendar months the full sum assured shall be payable; but if the Assured shall die at any time after the date of the policy from accident, the full sum assured shall immediately become payable.

Sums assured on the failure of a life if in full benefit, for each weekly premium of One Penny.

Age next Birth day.	After one Year	After five Years.	After ten Years.	Age next Birth day.	After one Year.	After five Years.	After ten Years.
	£ s. d.	£ s. d.	£ s. d.		£ s. d.	£ s. d.	£ s. d.
11	10 - -	10 5 -	10 10 -	44	3 16 -	3 18 -	4 - -
12	9 18 -	10 3 -	10 8 -	45	3 14 -	3 16 -	3 18 -
13	9 17 -	10 2 -	10 7 -	46	3 11 -	3 13 -	3 15 -
14	9 16 -	10 1 -	10 6 -	47	3 8 -	3 10 -	3 11 -
15	9 11 -	9 15 -	10 - -	48	3 6 -	3 8 -	3 9 -
16	9 6 -	9 10 -	9 15 -	49	3 3 -	3 5 -	3 6 -
17	9 1 -	9 5 -	9 10 -	50	3 - -	3 2 -	3 3 -
18	8 16 -	9 - -	9 5 -	51	2 18 -	2 19 -	3 1 -
19	8 11 -	8 15 -	9 - -	52	2 16 -	2 17 -	2 19 -
20	8 6 -	8 10 -	8 14 -	53	2 14 -	2 15 -	2 17 -
21	8 1 -	8 5 -	8 9 -	54	2 11 -	2 12 -	2 14 -
22	7 16 -	8 - -	8 4 -	55	2 9 -	2 10 -	2 11 -
23	7 12 -	7 16 -	8 - -	56	2 7 -	2 8 -	2 9 -
24	7 7 -	7 11 -	7 14 -	57	2 5 -	2 6 -	2 7 -
25	7 3 -	7 7 -	7 10 -	58	2 3 -	2 4 -	2 5 -
26	6 19 -	7 2 -	7 6 -	59	2 - -	2 1 -	2 2 -
27	6 14 -	6 17 -	7 1 -	60	1 18 -	1 19 -	2 - -
28	6 10 -	6 13 -	6 16 -	61	1 17 -	1 18 -	1 19 -
29	6 6 -	6 9 -	6 12 -	62	1 15 -	1 16 -	1 17 -
30	6 2 -	6 5 -	6 8 -	63	1 13 -	1 14 -	1 15 -
31	5 18 -	6 1 -	6 4 -	64	1 11 -	1 12 -	1 13 -
32	5 15 -	5 18 -	6 1 -	65	1 10 -	1 11 -	1 12 -
33	5 11 -	5 14 -	5 17 -	66	1 8 -	1 8 -	1 9 -
34	5 7 -	5 10 -	5 12 -	67	1 7 -	1 7 -	1 8 -
35	5 4 -	5 7 -	5 9 -	68	1 5 -	1 5 -	1 6 -
36	5 1 -	5 4 -	5 6 -	69	1 4 -	1 4 -	1 5 -
37	4 17 -	4 19 -	5 2 -	70	1 3 -	1 3 -	1 4 -
38	4 14 -	4 16 -	4 19 -	71	1 2 -	1 2 -	1 3 -
39	4 11 -	4 13 -	4 16 -	72	1 - -	1 - -	1 1 -
40	4 8 -	4 10 -	4 12 -	73	19 -	19 -	1 - -
41	4 5 -	4 7 -	4 9 -	74	18 -	18 -	19 -
42	4 2 -	4 4 -	4 6 -	75	17 -	17 -	18 -
43	3 19 -	4 1 -	4 3 -				

PRUDENTIAL ASSURANCE COMPANY (LIMITED)—*continued.*INDUSTRIAL BRANCH—*Infantile Table.*

Table of Sums payable for One Penny weekly. (No higher premium taken.)

Age next Birthday.	Amount payable if the child should die after the policy has been issued for									
	Three calendar months.	Six calendar months.	One Year.	Two Years.	Three Years.	Four Years.	Five Years.	Six Years.	Seven Years.	Eight Years.
1	£. s. d. 1 10 -	£. s. d. 2 10 -	£. s. d. 3 - -	£. s. d. 3 10 -	£. s. d. 4 - -	£. s. d. 4 10 -	£. s. d. 5 - -	£. s. d. 6 - -	£. s. d. 7 - -	£. s. d. 8 - -
2	1 15 -	3 - -	3 10 -	4 - -	4 10 -	5 - -	6 - -	7 - -	8 - -	9 - -
3	2 - -	3 10 -	4 - -	4 10 -	5 - -	6 - -	7 - -	8 - -	9 - -	10 - -
4	2 5 -	4 - -	4 10 -	5 - -	6 - -	7 - -	8 - -	9 - -	10 - -	- - -
5	2 10 -	4 10 -	5 - -	6 - -	7 - -	8 - -	9 - -	10 - -	- - -	- - -
6	3 - -	5 - -	6 - -	7 - -	8 - -	9 - -	10 - -	- - -	- - -	- - -
7	3 10 -	5 - -	7 - -	8 - -	9 - -	10 - -	- - -	- - -	- - -	- - -
8	4 - -	5 - -	8 - -	9 - -	10 - -	- - -	- - -	- - -	- - -	- - -
9	4 10 -	5 - -	9 - -	10 - -	- - -	- - -	- - -	- - -	- - -	- - -
10	5 - -	5 - -	10 - -	- - -	- - -	- - -	- - -	- - -	- - -	- - -

If the child should die within three calendar months from date of policy no amount will be payable.

PRUDENTIAL ASSURANCE COMPANY (LIMITED)—continued.

II. and III.

The following is the total Amount Assured for the whole Term of a single life, including the amount assured by paid-up policies in existence, in the Ordinary Branch on the 31st December, 1900, at each year of life, together with the amount of premiums receivable annually in respect of the same.

WITH PROFITS.

Age.	Sums Assured.	Reversionary Bonuses.	Annual Premiums.		Age.	Sums Assured.	Reversionary Bonuses.	Annual Premiums.	
			Ordinary.	Extra.				Ordinary.	Extra.
	£.	£.	£.	£.		£.	£.	£.	£.
14	50	5.76	86	—	Brought forward } 12,530,990	551,655	65,674.27	24,459.53	262.30
16	300	—	5.30	—					
17	1,000	1.50	17.63	—					
18	2,800	12.59	51.43	—					
19	11,100	38.32	205.58	—					
20	33,650	54.87	637.29	20.48	56	501,925	66,537.98	25,773.19	218.77
21	117,010	273.94	2,270.35	10.50	57	431,245	60,356.69	22,935.43	141.08
22	101,750	351.05	2,024.66	59.81	58	386,485	56,925.42	21,034.33	156.90
23	104,800	700.75	2,135.25	118.12	59	337,800	50,140.46	18,688.84	124.83
24	105,150	1,371.31	2,172.83	42.58	60	284,325	45,990.97	16,080.93	88.92
25	108,085	1,868.12	2,301.69	42.65	61	273,805	45,369.25	15,932.77	79.87
26	115,825	2,630.67	2,504.02	33.42	62	212,470	35,450.74	12,812.64	61.85
27	131,850	3,568.84	2,926.11	93.75	63	200,548	37,262.54	12,308.81	46.15
28	166,400	5,241.36	3,767.00	67.76	64	178,294	31,972.56	11,488.70	75.57
29	163,950	6,221.73	3,776.15	80.32	65	146,871	29,596.60	9,336.20	32.56
30	207,850	8,917.38	4,850.22	96.64	66	121,045	22,719.38	8,132.51	24.67
31	201,200	8,914.93	4,818.82	100.95	67	105,700	26,345.77	6,883.80	23.73
32	238,825	11,601.92	5,805.37	127.71	68	89,635	19,653.25	6,311.24	14.94
33	279,050	15,244.91	6,884.34	129.29	69	66,028	17,435.43	4,539.61	9.95
34	296,350	16,782.14	7,515.31	276.30	70	59,160	15,158.30	4,202.19	6.90
35	329,050	20,691.17	8,442.53	167.86	71	44,400	14,024.39	3,025.01	5.69
36	354,450	23,160.41	9,316.16	254.59	72	35,825	9,770.44	2,550.50	11.54
37	406,375	28,486.52	10,801.07	202.74	73	29,675	11,031.16	2,041.18	2.48
38	400,875	30,658.87	10,821.18	206.23	74	19,700	5,479.92	1,539.15	7.17
39	401,275	33,148.35	10,957.35	193.22	75	16,110	5,074.90	1,342.43	2.10
40	430,050	35,697.50	12,196.77	193.68	76	12,575	5,633.63	854.37	3.08
41	463,825	40,388.10	13,322.00	198.67	77	9,156	4,290.73	493.29	1.00
42	482,800	45,036.41	14,095.55	230.40	78	5,362	2,478.43	286.10	.53
43	458,680	44,760.61	13,693.04	227.00	79	4,589	3,068.51	254.08	—
44	512,010	48,596.71	15,712.91	289.75	80	2,140	896.66	109.63	10.50
45	535,845	56,204.95	16,760.77	231.47	81	2,215	1,790.91	97.50	—
46	532,450	54,230.63	17,151.85	225.49	82	816	620.32	61.74	—
47	517,175	53,724.51	17,120.05	184.27	83	3,256	3,627.49	133.89	—
48	520,895	56,911.52	17,620.76	237.16	84	632	302.55	16.26	—
49	543,920	63,265.15	18,794.18	263.80	85	1,590	758.15	58.42	—
50	562,985	63,599.64	20,432.12	302.57	86	100	.67	—	—
51	544,750	63,860.27	20,301.11	252.62	87	58	59.49	2.69	—
52	542,500	63,667.23	20,844.31	249.88	88	150	4.50	7.49	—
53	543,910	63,659.00	21,743.93	263.94	89	50	60.91	4.12	—
54	539,550	64,696.98	22,262.87	255.71	90	295	316.36	3.76	—
55	520,625	66,649.10	21,983.24	168.87	91	21	10.18	.07	—
Carried forward	12,530,990	1,104,895.72	389,044.56	6,100.20	Total	18,200,346	1,997,798.24	695,340.62	8,043.82

PRUDENTIAL ASSURANCE COMPANY (LIMITED)—*continued.*

The following is the total Amount Assured for the whole of a single life, including amount assured by paid-up policies, in existence in the Ordinary Branch on the 31st December, 1900, at each year of life, together with the amount of Premiums receivable annually in respect of the same.

WITHOUT PROFITS.

Age.	Sums Assured.	Annual Premiums.		Age.	Sums Assured.	Annual Premiums.	
		Ordinary.	Extra.			Ordinary.	Extra.
	£.	£.	£.		£.	£.	£.
18	450	7.31	—	Brought forward }	783,107	17,013.53	419.03
19	1,250	20.83	—		10,557	332.44	1.75
20	12,050	205.39	5.25	55	9,136	282.04	2.10
21	82,550	1,444.63	5.25	56	9,349	268.06	.53
22	64,272	1,150.59	—	57	10,831	377.12	—
23	58,500	1,077.24	13.13	58	10,616	294.00	—
24	49,174	929.01	5.26	59	10,110	374.61	—
25	43,969	854.92	—	60	10,329	350.91	—
26	34,410	677.75	6.00	61	10,614	420.44	1.80
27	30,899	631.12	—	62	10,102	443.31	1.58
28	23,865	497.40	—	63	7,129	295.55	5.25
29	25,057	527.83	13.13	64	7,749	285.33	.73
30	27,655	589.95	74.63	65	7,194	310.16	.26
31	22,158	489.91	2.10	66	7,160	353.93	—
32	15,350	338.12	5.25	67	6,253	265.86	—
33	13,769	310.19	27.25	68	6,017	270.40	—
34	21,551	518.07	84.00	69	4,692	192.53	1.05
35	21,294	503.06	13.13	70	5,189	296.21	—
36	17,779	419.87	29.93	71	4,152	197.47	—
37	9,227	205.68	10.5	72	4,480	240.81	.52
38	7,974	167.21	5.25	73	4,885	241.30	—
39	7,972	196.78	15.75	74	4,036	221.60	4.25
40	11,252	278.29	8.41	75	2,897	179.93	—
41	19,126	490.12	11.03	76	2,850	158.51	—
42	33,297	900.23	5.25	77	1,652	93.23	—
43	9,217	245.99	16.8	78	1,733	121.02	—
44	7,206	162.45	18.38	79	1,536	85.05	.53
45	9,454	218.45	24.63	80	1,600	114.12	—
46	9,921	232.64	.11	81	324	28.27	—
47	9,131	233.50	13.13	82	795	53.74	—
48	8,775	198.01	.1	83	400	33.32	—
49	11,242	298.78	—	84	9	—	—
50	8,951	227.54	—	85	200	20.50	—
51	11,193	315.51	3.05	86	50	3.74	—
52	7,151	197.84	.53	87	375	9.52	—
53	27,292	1,002.96	1.05	88	200	18.57	—
54	8,724	248.36	.75	89	125	9.47	—
Carried forward }	783,107	17,013.53	419.03	Total	958,433	24,256.60	439.38

PRUDENTIAL ASSURANCE COMPANY (LIMITED)—*continued.*

The following are the Re-assurances in the Ordinary Branch for the whole term of a single life in existence on the 31st December, 1900.

WITH PROFITS.				WITHOUT PROFITS.		
Ages.	Sums assured.	Reversionary Bonuses.	Annual Premiums.	Ages.	Sums Assured.	Annual Premiums.
	£.	£.	£.		£.	£.
72	3,000	1,011.70	142.37	42	5,000	143.96
80	3,000	566.65	137.00	53	5,000	195.83
				61	2,000	51.00
				89	250	9.31
Total -	6,000	1,578.35	279.37	Total -	12,250	400.10

The following is the total amount assured for the whole term of a single life, including amount assured by free policies in existence in the Industrial Branch, on the 31st December, 1900, at each year of life, showing the sums assured without profits, together with the amount of premiums receivable annually in respect of the same. For all assurances the present amounts assured are given, but in the valuation due allowance is made for the prospective increments.

Ages.	Sums Assured.	Annual Premiums.	Ages.	Sums Assured.	Annual Premiums.	Ages.	Sums Assured.	Annual Premiums.
	£.	£.		£.	£.		£.	£.
1	505,556	43,858.1	35	1,998,249	57,752.8	68	656,026	62,393.7
2	553,979	40,045.6	36	1,902,224	56,467.7	69	594,917	58,505.4
3	625,693	38,764.3	37	1,848,487	56,286.8	70	575,761	58,956.8
4	695,729	37,712.3	38	1,772,915	55,514.4	71	492,879	52,489.0
5	748,323	36,054.4	39	1,691,708	54,732.4	72	430,693	47,888.5
6	884,040	38,330.1	40	1,657,964	55,491.9	73	375,646	43,385.3
7	1,101,353	40,535.1	41	1,593,706	54,753.9	74	330,499	39,819.9
8	1,287,667	41,129.4	42	1,482,355	52,495.8	75	280,639	36,025.8
9	1,442,621	40,596.8	43	1,441,343	52,846.8	76	251,013	31,177.3
10	1,603,337	40,300.2	44	1,429,760	54,155.9	77	212,727	26,061.9
11	2,001,640	43,379.7	45	1,408,796	55,490.3	78	169,482	22,258.2
12	2,126,537	46,145.9	46	1,375,047	56,303.0	79	139,046	19,116.7
13	2,266,804	49,255.5	47	1,312,519	55,556.9	80	116,211	16,467.7
14	2,377,397	51,731.3	48	1,337,554	59,344.0	81	95,326	13,770.3
15	2,638,533	57,585.9	49	1,339,771	62,091.5	82	65,074	9,684.8
16	2,850,407	61,431.7	50	1,421,213	69,338.9	83	45,820	7,104.1
17	2,921,435	63,274.7	51	1,330,561	67,149.2	84	35,108	5,534.3
18	2,993,251	65,257.8	52	1,275,570	66,762.6	85	26,394	4,298.5
19	2,994,203	65,805.8	53	1,246,249	67,834.8	86	18,249	3,050.0
20	3,031,125	67,405.2	54	1,254,612	70,984.4	87	12,549	2,286.5
21	3,082,612	68,678.8	55	1,243,009	72,852.1	88	8,448	1,587.3
22	3,101,064	70,169.0	56	1,248,555	76,377.7	89	5,768	1,146.8
23	3,132,869	71,988.8	57	1,206,972	76,313.1	90	3,803	746.8
24	3,117,749	73,045.9	58	1,184,657	78,464.6	91	3,109	652.8
25	3,037,872	72,554.3	59	1,172,376	81,034.5	92	1,659	371.2
26	2,936,746	71,458.0	60	1,173,017	82,939.4	93	760	153.0
27	2,834,195	70,195.5	61	1,062,051	77,203.5	94	514	125.0
28	2,750,241	69,435.4	62	958,067	71,770.6	95	376	73.7
29	2,617,406	67,281.1	63	929,139	72,876.9	96	149	38.8
30	2,546,977	66,893.6	64	881,199	71,908.2	97	145	33.4
31	2,424,068	64,828.2	65	817,320	69,270.7	98	111	14.7
32	2,316,816	62,951.7	66	757,157	66,787.9	99	46	9.1
33	2,216,816	61,346.6	67	711,635	65,161.2	100	146	34.9
34	2,107,061	59,658.8						
Total -						Total -	122,287,011	4,629,262.1

PRUDENTIAL ASSURANCE COMPANY (LIMITED)—*continued.*

IV., V. and VI.

The following is the total amount assured in the Ordinary Branch for each class of assurance other than for the whole term of a single life, together with the amount of premiums receivable annually, and also showing the total amount of premiums which have been received.

	ORDINARY BRANCH—With Profits.					ORDINARY BRANCH—Without Profits.			
	Total Amount Assured.	Reversionary Bonuses.	Annual Premiums.		Total Premiums received.	Total amount Assured.	Annual Premiums.		Total Premiums received.
			Ordinary.	Extra.			Ordinary.	Extra.	
Limited Premiums -	£. 128,500	£. 8,952·0	£. 6,435·2	£. 66·0	£. 34,520·3	£. 1,350	£. 65·7	£. —	£. 541·4
Increasing and decreasing Premiums. -	—	—	—	—	—	15,400	420·0	—	6,189·6
Endowment Assurances - - -	42,632,112	3,178,348·4	2,507,391·4	16,036·2	15,378,022·2	110,770	4,059·9	13·6	62,069·7
Joint Lives - - -	934,510	84,419·5	53,912·9	694·3	441,117·0	21,448	1,078·0	3·6	14,116·5
Last of two or more Lives - - -	2,299	1,002·6	26·5	—	760·7	20,934	790·3	4·2	5,738·7
Term Assurances -	—	—	—	—	—	50,690	609·5	—	1,874·6
Survivorships - -	—	—	—	—	—	19,250	232·8	24·8	1,061·1
Endowments - -	—	—	—	—	—	198,607	10,976·4	—	63,308·2
Total - - £.	43,697,421	3,272,722·5	2,567,766·0	16,796·5	15,854,420·2	438,449	18,222·6	46·2	154,914·8

There are no re-assurances for other than the whole term of a single life.

The following is the total amount assured in the Industrial Branch for each class of assurance other than for the whole term of a single life, together with the amount of premiums receivable annually, and also showing the total amount of premiums which have been received.

CLASS OF ASSURANCES.	INDUSTRIAL BRANCH—WITHOUT PROFITS.		
	Total Amount Assured.	Annual Premiums.	Total Premiums received.
	£.	£.	£.
Endowment Assurances - - - - -	670,587	55,329·08	466,059·32
Joint Lives - - - - -	4,323,415	271,825·41	1,637,620·20
Endowment and Whole Life Assurances - - -	1,563,416	109,571·08	414,801·45
Old Age Endowments - - - - -	8,078,272	481,047·88	1,325,270·99
Free Policies—Endowment Assurances - - -	66,993	—	116,743·40
Free Policies—Joint Lives - - - - -	44,686	—	135,726·60
Whole Life Assurances combined with Deferred Annuities* - - - - -	477	178·97	1,464·59
Total - - £.	14,747,846	917,952·42	4,097,686·55

* The amount of the deferred annuities is also £477

PRUDENTIAL ASSURANCE COMPANY (LIMITED)—*continued.*

VII.

The following is the total amount of immediate annuities on single lives in the Ordinary Branch on the 31st December, 1900.

Age.	Amount of Annuity.	Age.	Amount of Annuity.	Age.	Amount of Annuity.
	£.		£.		£.
5	28·000	47	369·850	72	2,902·851
6	13·000	48	241·675	73	1,997·254
7	13·000	49	487·408	74	3,196·138
13	9·100	50	541·580	75	2,434·391
16	30·000	51	444·037	76	1,757·931
20	13·000	52	425·313	77	2,583·410
24	42·000	53	877·755	78	2,032·468
25	65·000	54	1,258·993	79	1,827·339
28	138·525	55	1,433·400	80	2,446·450
29	52·000	56	1,326·355	81	1,444·150
30	110·000	57	2,116·441	82	1,975·075
31	50·000	58	2,246·534	83	2,123·999
33	4·625	59	1,352·209	84	1,255·521
34	87·575	60	2,274·817	85	900·446
35	135·000	61	2,942·120	86	478·867
36	40·000	62	3,144·542	87	500·067
37	50·317	63	2,781·626	88	232·846
38	47·725	64	2,249·024	89	1,751·008
39	86·000	65	2,256·063	90	100·067
40	43·833	66	2,815·784	91	20·000
41	171·525	67	2,954·487	94	12·833
42	169·800	68	3,098·317	95	2·658
43	69·675	69	3,050·100		
44	315·342	70	3,178·096		
45	523·884	71	2,785·429		
46	449·109			Total - £.	81,383·749

The following is the total amount of immediate annuities payable until the death of the last survivor of two lives, in the Ordinary Branch on the 31st December, 1900.

Ages.	Amount of Annuity.	Ages.	Amount of Annuity.	Ages.	Amount of Annuity.
	£.		£.		£.
32-30	20·042	65-62	425·250	74-72	64·450
49-33	89·858	66-57	30·000	75-65	12·475
52-42	50·000	66-59	80·000	75-73	45·850
53-48	141·750	66-61	50·000	76-42	15·000
53-49	60·000	66-64	57·150	76-54	30·833
54-49	36·000	66-65	27·900	76-69	150·000
54-53	248·400	67-62	12·117	76-70	4·133
55-51	250·633	67-67	14·225	77-54	18·225
55-52	126·075	68-61	40·000	77-59	40·367
56-53	25·792	68-62	20·000	77-71	20·000
56-54	100·000	68-63	21·908	77-74	181·758
56-55	252·000	68-64	29·067	78-62	6·583
57-56	90·692	68-65	40·000	78-70	103·400
58-53	42·500	68-67	20·000	79-68	81·533
58-54	34·900	69-63	120·000	79-76	46·567
58-57	5·767	69-67	200·000	79-79	6·292
60-57	12·450	69-68	157·283	81-46	21·125
61-55	183·250	70-40	31·000	81-47	5·250
61-59	220·092	70-65	23·650	81-71	7·783
62-47	392·000	70-68	41·625	81-75	198·167
62-52	6·767	70-70	63·937	83-74	50·958
62-53	150·000			84-81	136·858
62-59	31·500	71-58	250·000	88-60	15·267
62-62	89·833	71-62	61·150	90-84	18·113
63-51	108·817	71-67	55·733	92-88	100·000
63-61	11·883	73-65	380·000	45-47-55	50·000
64-58	33·350	73-69	36·217	62-58-56	55·000
64-61	60·000	74-58	100·000		
65-52	20·800	74-68	68·583		
65-61	12·658	74-70	20·000	Total - £.	6,875·591

The following are the only amounts of immediate annuities payable until the failure of the first life, in the Ordinary Branch on the 31st December, 1900.

Ages.	Amount of Annuity.
	£.
37-68	100·000
68-81	52·000
Total - £.	152·000

PRUDENTIAL ASSURANCE COMPANY (LIMITED)—*continued.*

VIII.

The following is the amount of all annuities in the Ordinary Branch other than those specified under heading No. 7.

Description of Annuities	Annuities.	Annual Premiums.	Total Amount of Premiums received.	Consideration Money.
	£.	£.	£.	£.
Deferred - - - - -	2,873·0	871·26	3,784·84	6,594·10
Contingent - - - - -	1,785·0	80·79	2,158·39	4,081·70
TOTAL.	4,658·0	952·05	5,943·23	10,675·80

The particulars of the Deferred Annuity and Whole Life assurance policies are given in answer to Questions 4, 5 and 6. There are no other annuities in the Industrial Branch.

IX.

The average rates of Interest at which the life assurance fund were invested during the period since the last return made under this schedule, were as follows :—

ORDINARY BRANCH.					INDUSTRIAL BRANCH.				
			£	s. d.				£	s. d.
In 1898	-	-	-	3 5 11	Per cent.	In 1898	-	-	3 2 6
In 1899	-	-	-	3 7 4	"	In 1899	-	-	3 3 7
In 1900	-	-	-	3 5 7	"	In 1900	-	-	3 3 6

These average rates are found by dividing the Interest Income for the year (after deducting Income Tax) by the mean of the total funds for the year, including capital and reserve funds, less half the interest income.

X.

The following are tables of minimum values allowed in the Ordinary Branch for the surrender of policies for the whole term of a single life, and for endowment assurances, exclusive of bonus additions :—

Age at Entry.	Policy for £100 for whole term of a single life.				Endowment Assurance policy for £100, payable at age 60 or preceding death.				Age at Entry.
	Five years' duration.	Ten years' duration.	Fifteen years' duration.	Twenty years' duration.	Five years' duration.	Ten years' duration.	Fifteen years' duration.	Twenty years' duration.	
20	£ s. d. 2 16 9	£ s. d. 5 13 6	£ s. d. 8 10 3	£ s. d. 11 7 -	£ s. d. 3 16 8	£ s. d. 7 8 -	£ s. d. 13 5 2	£ s. d. 20 17 7	20
30	3 14 3	7 8 6	11 13 7	17 9 3	5 6 -	13 14 2	24 18 9	39 17 10	30
40	4 18 10	10 15 1	18 1 3	26 4 6	11 4 8	29 5 2	54 1 -	—	40
50	6 17 11	16 5 10	26 3 10	36 9 6	32 11	—	—	—	50
60	11 - 5	22 17 1	35 6 1	46 2 3	—	—	—	—	60

Surrender values for endowments are made the subject of special calculation in each case.

In the Industrial Branch no allowance is made in cash for the surrender of policies ; but in lieu thereof free or paid up policies are granted under all tables when the assurances are on the lives of adults and are of not less than five years' standing.

PRUDENTIAL ASSURANCE COMPANY (LIMITED)—*continued.*

The following are specimens of minimum free policy amounts for the surrender of policies for the whole term of a single life:—

Age at Entry.	Free policy amount for a weekly premium of One Penny paid on original policy.				Policy for 100 <i>l.</i> for a whole term of a single life.				Age at Entry.
	5 Years' duration.	10 Years' duration.	15 Years' duration.	20 Years' duration.	5 Years' duration.	10 Years' duration.	15 Years' duration.	20 Years' duration.	
	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	
20	18 -	1 12 -	2 6 -	2 18 -	10 16 -	19 7 -	27 10 -	35 4 -	20
30	15 -	1 7 -	1 18 -	2 9 -	12 10 -	22 7 -	31 11 -	39 19 -	30
40	13 -	1 3 -	1 12 -	2 - -	14 13 -	26 - -	36 3 -	45 4 -	40
50	10 -	18 -	1 5 -	1 11 -	17 5 -	30 4 -	41 8 -	50 12 -	50
60	8 -	12 -	16 -	1 - -	20 16 -	34 19 -	46 2 -	54 11 -	60

Free policies are also granted under all other tables, the amount being determined by a special valuation in each case.

(*Note.*)

In the Ordinary Branch the additional risk is met by providing that a deduction shall be made from the sum assured in the event of death within a term of twenty years, when the age at entry does not exceed 45; after that age the term is regulated by the expectation of life. This deduction decreases yearly during the term, at the end of which it disappears entirely. In valuing these policies the full sum assured is in all cases computed.

In the Industrial Branch policies on unhealthy lives are dealt with as if they had been effected at increased ages corresponding to the premiums charged.

Edgar Horne, Chairman.
Henry Harben, } Directors.
W. J. Lancaster, }
Thos. C. Dewey, } Joint General Managers.
William Hughes, }
D. W. Stable, Secretary.
Frederick Schooling, Actuary.

BRITISH EMPIRE MUTUAL LIFE ASSURANCE COMPANY.

(First and Second Schedules.)

REVENUE ACCOUNT

Of the British Empire Mutual Life Assurance Company, for the Year ending 31st December 1900.

	£.	s.	d.		£.	s.	d.
A mount of Funds at the beginning of the year	2,859,735	12	7	Claims	302,677	15	5
Premiums (less Re-assurances)	270,489	4	-	Endowments Matured	33,138	13	1
Consideration for Annuities	10,545	11	8	Surrenders	17,394	6	3
Interest (less Tax)	112,220	17	2	Annuities	14,887	1	10
Fines and Fees	149	13	7	Commission	13,540	3	5
				Expenses of Management	32,151	19	3
				Cash Bonus	23,310	11	2
				Bonus reduction of Premiums	1,975	7	3
				Amount of Funds at the end of the year (as per Second Schedule)	2,913,556	6	4
£.	3,253,141	4	-	£.	3,253,141	4	-

BALANCE SHEET

Of the British Empire Mutual Life Assurance Company, on the 31st December 1900.

LIABILITIES.	£.	s.	d.	ASSETS.	£.	s.	d.
Assurance Fund	2,861,116	11	5	Mortgages on Property within the United Kingdom	719,569	7	3
Reserve Fund	52,439	14	11	Mortgages on Property out of the United Kingdom	286,308	1	9
Claims admitted or announced	41,004	6	3	Loans on Reversions	97,322	15	2
Outstanding Accounts and Commission	3,545	-	1	Loans on Life Interests	322,612	4	4
				Loans on the Company's Policies and on Positive Notes	177,343	5	1
				Loans on Personal Security (with Life Policies and other collateral securities)	53,402	17	-
				Investments:			
				British Government Securities	13,204	-	-
				Indian Government Securities	234,362	18	5
				Colonial Government Securities	61,635	-	-
				Municipal Securities	7,110	-	-
				Foreign Government Securities	9,681	-	-
				Railway Debentures and Debenture Stock	356,461	8	6
				Railway Stock and other Stocks (Preference and Ordinary)	128,950	-	-
				House Property and Land	176,133	19	8
				Ground Rents	94,202	9	6
				Reversions	50,760	7	10
				Life Interests	3,395	10	4
				Furniture and Fixtures at Head Office and Branches	1,385	12	6
				Agents' Balances	11,733	7	1
				Outstanding Premiums (payable in January)	48,231	-	5
				Interest	12,519	4	8
				Accrued Interest	23,161	12	2
				Cash:			
				On Deposit	29,372	19	6
				In hand and on Current Account	23,346	11	6
£.	2,958,105	12	8	£.	2,958,105	12	8

John E. Gorat, Chairman.
 Geo. Phillips, } Directors.
 Sidney Young, }
 G. H. Ryan, General Manager

We have examined the above Revenue Account and Balance Sheet with the accounts and vouchers relating thereto, and with the locally audited accounts of the Canadian and Indian Branches, and hereby certify them to be in our opinion correct, and properly drawn up so as to exhibit a true and correct view of the state of the Company's affairs as shown by the books of the Company.
 Our requirements as Auditors have all been complied with.

Henry Spain, F.C.A., } Auditors.
 Charles James Fox, F.C.A., }

SCOTTISH UNION AND NATIONAL INSURANCE COMPANY.

(Third and Fourth Schedules.)

REVENUE ACCOUNTS

Of the Scottish Union and National Insurance Company, for the Year ending 31st December 1900.

I.—LIFE ASSURANCE ACCOUNT.

	£.	s.	d.		£.	s.	d.	
Life Assurance and Annuity Funds at 31st December 1899	3,915,530	13	2	Claims under Policies, including Bonus Additions, and after deduction of sums Re-assured	306,676	-	5	
Life Premiums received after deducting Re-assurance Premiums	311,770	12	8	Bonuses paid in Cash	8,398	4	4	
Consideration for Annuities granted	9,124	16	2	Surrenders	11,278	16	4	
Interest and Dividends (less income tax)	145,414	6	2	Annuities paid	10,398	17	10	
Assignment Fees	161	7	6	Commission	11,909	17	3	
				Expenses of Management	30,383	8	10	
				Agents' Balances irrecoverable	3	2	6	
				Life Assurance and Annuity Funds at 31st December 1900	4,002,992	8	2	
£.	4,382,040	15	8		£.	4,382,040	15	2

II.—FIRE REVENUE ACCOUNT.

	£.	s.	d.		£.	s.	d.	
Fire Premiums received, after deducting Re-insurance Premiums	573,271	13	3	Losses by Fire, after deducting sums Re-insured	396,749	3	10	
				Commission	102,051	12	1	
Balance transferred to Profit and Loss Account	5,131	4	1	Expenses of Management, including Government and State Taxes	89,602	1	5	
£.	578,402	17	4		£.	578,402	17	4

III.—PROFIT AND LOSS ACCOUNT.

	£.	s.	d.		£.	s.	d.		
Fire Premium Reserve at 31st December 1899	280,000	-	-	Balance of Fire Revenue Account	5,131	4	1		
General Reserve at 31st December 1899	235,000	-	-	Agents' Balances irrecoverable	420	2	6		
				Provision for Dividend and Bonus payable in 1901	52,500	-	-		
Balance of Profit and Loss Account at 31st December 1899 brought forward	26,006	11	2	Fire Premium Reserve at 31st December 1900	280,000	-	-		
	541,006	11	8	General Reserve at 31st December 1900	235,000	-	-		
Interest and Dividends (less Income Tax) not carried to Life Account	35,790	1	7		515,000	-	-		
Transfer Fees	57	2	6	Balance carried forward	3,748	9	2		
	£.	576,799	15	9		£.	576,799	15	9

BALANCE SHEET.

Of the Scottish Union and National Insurance Company, at 31st December 1900.

LIABILITIES.				ASSETS.							
	£.	s.	d.		£.	s.	d.				
Shareholders' Capital - - - -				300,000	-	-		Mortgages on Property within the United Kingdom - -	512,415	13	2
Shareholders' Reserves :								Mortgages on Property out of the United Kingdom - -	487,708	10	10
Fire Premium Reserve - - - -	£.	s.	d.					Reversions and Life Interests - - - -	26,576	10	9
General Reserve - - - -	280,000	-	-					Fee Duties, Ground Rents, &c. - - - -	90,284	9	8
								Loans on Company's Policies, within their Surrender Value - -	140,665	2	-
								Loans on Miscellaneous Securities (Trust Funds, &c.) - -	70,720	2	3
								British Government Securities - - - -	14,366	19	8
								Indian and Colonial Government Stocks - - - -	211,075	5	8
Profit and Loss :								United States Government Bonds - - - -	12,610	19	9
Provision for Dividend and Bonus payable in 1901 - - - -	£.	s.	d.					Railway Debenture Stocks - - - -	252,431	1	1
	52,500	-	-					Other Debenture Stocks - - - -	342,575	4	-
								Indian Railway Guaranteed Stocks - - - -	93,993	15	10
								Railway and other Stocks and Shares, Preference and Ordinary - - - -	647,880	14	4
Balance carried forward 3,748 9 2								United States Railway Bonds - - - -	571,454	-	-
	56,248	9	2		571,248	9	2	United States Railway Guaranteed and Preference Shares - -	53,152	-	-
								United States Municipal, County and State Bonds - -	288,154	12	6
					871,248	9	2	Colonial, Provincial, Municipal, and County Bonds - -	190,423	3	11
								Terminable Debentures and Fixed Deposits - - - -	417,130	16	10
Life Assurance and Annuity Funds - - - -					4,002,992	8	2	Foreign Government and Municipal Securities - - - -	83,819	5	5
								Water and Gas Annuities - - - -	10,697	7	6
					4,874,240	17	4	Company's own Stock - - - -	1,835	-	-
Claims under Life Policies admitted or known, but not payable until after 31st December 1900 - - - -	£.	s.	d.					House Property—Edinburgh, London, Dublin, Glasgow, Birmingham and Manchester - - - -	79,902	8	7
	44,008	13	7					Other Real Property - - - -	65,445	18	6
Claims under Fire Policies - ditto - - - -	54,161	10	11					Loan on Personal Security with Life Policy - - - -	250	-	-
Outstanding Commission and Charges - - - -	17,484	3	7					Agents' Balances (chiefly receipts since accounted for) - -	95,353	9	9
Outstanding Dividends - - - -	3,167	12	5					Outstanding Premiums (Head Office and Branches) - -	54,980	16	-
Deposits made by Agents as security - - - -	300	-	-					Interest accrued to 31st December 1900 - - - -	46,848	19	2
					119,242	-	6	Cash :			
								On Deposit - - - -	£.	s.	d.
								In hand and on Current Account - - - -	138,138	5	3
								Bills Receivable - - - -	144,138	5	3
									6,707	5	5
					£.	4,993,482	17 10		£.	4,993,482	17 10

Jas. Alex. Molleson, C.A., Auditor.

Andrew Jameson, Chairman.
 John Jordan, { Directors
 John Mackenzie, {
 A. Duncan, General Manager.

GENERAL LIFE ASSURANCE COMPANY.

(Third and Fourth Schedules.)

REVENUE ACCOUNTS

Of the General Life Assurance Company, for the Year ending 31st December 1900.

I.—LIFE ASSURANCE ACCOUNT.

	£.	s.	d.		£.	s.	d.
Amount of Life Assurance Fund at the beginning of the year	1,727,923	1	1	Claims under Policies (after deduction of Sums Re-Assured)—			
Premiums	218,302	-	7	By Death	138,270	7	5
Less Re-Assurances	14,019	10	-	Endowments Matured	15,968	5	-
Fines	35	7	0	Surrenders			
Consideration for Annuities granted (Less Re-Assurance)	9,081	16	5	Annuities (Less Re-assurance)			
Interest and Dividends (less Income Tax)	62,501	6	6	Commission			
				Expenses of Management	20,112	6	5
				Law Charges	178	2	4
				Medical Fees and Medical Officers' Salaries	933	17	6
				Bonuses in Reduction of Premiums			
				Bonuses paid in Cash			
				Bad Debts			
				Amount of Life Assurance Fund at the end of the year, as per Fourth Schedule			
	£.	1,998,773	18 1		£.	1,998,773	18 1

II.—FIRE ACCOUNT.

	£.	s.	d.		£.	s.	d.
Amount of Fire Insurance Fund at the beginning of the year	2,045	19	1	Liquidation and other Expenses	100	-	-
				Amount of Fire Insurance Fund at the end of the year, as per Fourth Schedule	1,945	19	1
	£.	2,045	19 1		£.	2,045	19 1

III.—PROFIT AND LOSS ACCOUNT.

	£.	s.	d.		£.	s.	d.
Balance of last year's Account	16,939	17	1	Dividends and Bonuses to Shareholders	7,500	-	-
Interest and Dividends (less Income Tax) not carried to other accounts	4,100	7	-	Expenses not charged to other accounts	1,009	-	-
Transfer Fees	68	5	-	Balance, as per Fourth Schedule	12,597	9	1
	£.	21,106	9 1		£.	21,106	9 1

BALANCE SHEET

Of the General Life Assurance Company, on the 31st December 1900.

LIABILITIES.	£.	s.	d.	ASSETS.	£.	s.	d.
Shareholders' Funds, viz. :—				Mortgages on Property within the United Kingdom	245,912	13	1
Paid-up Capital	50,000	-	-	Loans on the Company's Policies	98,984	11	5
General Reserve Fund	50,000	-	-	Investments :—			
Fire Fund	1,945	19	1	British Government Securities (Treasury Bills)	29,720	10	10
Profit and Loss Account	12,597	9	1	Indian and Colonial Government Securities	75,041	18	10
				Foreign Government Securities	98,596	19	9
				Railway and other Debentures and Debenture Stocks	141,141	5	3
Life Assurance Fund	1,773,887	5	9	Railway and other Shares, Preference and Ordinary	490,513	1	10
Claims under Life Policies admitted or announced, not yet paid	19,424	10	-	House Property	181,069	3	4
Commissioners of Income Tax and sundry unpaid Accounts	1,231	7	9	Corporation and County Stocks	8,064	18	-
Outstanding Re-assurance Premiums	733	4	11	Ground Rents	129,497	13	3
Sundry Agents	74	17	5	Rent Charges	34,908	4	-
Balance of Dividends due to Shareholders	4,627	7	2	Reversions and Life Interests	40,786	13	10
				Advances to Local Boards and Corporations	96,962	9	3
				Loans on Life Interests and Reversions	104,660	6	-
				Loans on the Company's shares	4,448	8	3
				Loans on Personal Security	30,962	2	3
				Branch Offices and Agents' Balances	34,362	16	10
				Outstanding Premiums	8,135	17	9
				Outstanding Interest	20,675	5	6
				Premiums on Credit Policies	1,023	19	3
				Fills Receivable	19,874	4	6
				Cash on Deposit	10,000	-	-
				Cash in hand and on Current Account	16,221	18	2
	£.	1,919,522	1 2		£.	1,919,522	1 2

Andrew Lusk, Chairman.
W. Strang, { Directors.
Henry W. Ripley, {
John Robert Freeman, Manager and Secretary.
Robert Wilson, Actuary.

We hereby certify that we have compared the above Accounts with the books of the Company, { C. E. Vernon Rutter, }
and examined the Vouchers and Securities, and that we find the same correct { Edwd. B. Laves, } Auditors.
{ Henry Chas. Sims, }

- 28th April, 1901.

EQUITABLE LIFE ASSURANCE SOCIETY.

(First and Second Schedules.)

REVENUE ACCOUNT

Of the Equitable Life Assurance Society, for the Year ending 31st December 1900.

Amount of Funds at the beginning of the year :	£.	s.	d.	£.	s.	d.	Claims :	£.	s.	d.	£.	s.	d.
Life Assurance Fund	-	4,651,087	10 10				Sums Assured	-	-	130,152	-	-	
Fluctuation Reserve Fund		30,000	-				Bonus Additions	-	-	168,604	14	-	
				4,681,087	10	10							298,756 14 -
Premiums :	£.	s.	d.				Surrendered Policies	-	-	-	-	-	24,544 13 9
New	-	12,693	4 3				Surrenders of Bonus Additions	-	-	-	-	-	45,391 14 -
Less Re-assurances		43	16 8				Annuities	-	-	7,644	4 8	-	
				12,649	7	7	Less Income Tax	-	-	269	4 11	-	
Renewal		175,535	5 11										7,374 19 9
Less Re-assurances		536	6 -				Expenses of Management (including Decennial Valuation Expenses)	-	-	-	-	-	19,195 5 11
				174,998	19	11	Amount of Funds at the end of the year, as per Second Schedule :						
							Life Assurance Fund	-	-	4,635,701	13 10	-	
Considerations for Annuities	-	-	-	187,648	7	6	Fluctuation Reserve Fund	-	-	30,000	-	-	
Interest and Dividends	-	161,086	11 -	33,724	12	11							4,665,701 13 10
Less Income Tax	-	8,743	2 9										
				152,343	8	3							
Registration Fees and Fines	-	-	-	58	12	6							
Profit on Sale of Securities	-	-	-	6,102	9	3							
				£.	5,060,965	1 3				£.	5,060,965	1 3	

The Equitable has never paid commission for the introduction of business, or employed Agents; and, being a purely Mutual Office, has no Shareholders.

BALANCE SHEET

Of the Equitable Life Assurance Society, on the 31st December 1900.

LIABILITIES.	£.	s.	d.	ASSETS.	£.	s.	d.
Total Funds as per First Schedule:				Mortgages on property in the United Kingdom	1,635,564	8	-
Life Assurance Fund	4,635,701	13	10	Loans on County Rates	30,177	13	1
Fluctuation Reserve Fund	30,000	-	-	Loans on Poor Rates	123,292	10	5
				Loans on General District and Borough Rates	735,737	7	2
				Loans on Drainage Rates	39,096	-	1
				Loans on the Society's Policies within their surrender value	221,140	14	-
Claims admitted, but not paid	46,114	8	-	Investments:-			
				British Government Securities	113,362	12	-
				Indian and Colonial Government Securities	331,784	11	6
				Railway and other Debentures and Debenture Stocks	411,597	13	4
				Railway and other Stocks and Shares (Guaranteed, Preference and Ordinary)	235,878	10	-
				East Indian Railway "B" Annuities	68,750	-	-
				Colonial and Foreign Corporation Bonds	45,400	-	-
				Corporation and County Stocks	260,150	-	-
				Dock and Harbour Bonds	75,000	-	-
				Freehold Estate (as re-valued in 1890)	61,562	-	-
				Ground Rents	175,745	-	-
				Reversions	37,974	8	4
				Premiums due and unpaid	19,260	19	9
				Interest due and unpaid	10,149	16	8
				Less Income Tax	497	8	10
					9,652	7	10
				Interest accrued but not due	44,483	2	4
				Less Income Tax	2,224	3	1
					42,258	19	3
				Cash on Deposit	25,000	-	-
				Cash in hand and on Current Account	13,430	7	1
£. 4,711,816	1	10		£. 4,711,816	1	10	

Rd. Twining, President.

G. Matthey, } Directors.

Thos. L. Deritt, }

H. W. Manly, Actuary and Secretary.

We certify that all our requirements as Auditors have been complied with, and we beg to report to the members that we have examined the above Accounts and Balance Sheet, and beg to state that, in our opinion, they are properly drawn up so as to exhibit a true and correct view of the state of the Society's affairs as shown by the books of the Society; and we beg further to state that the Securities and Mortgages for Loans have been produced to us, and appear to be in order. We have verified the Investment Securities and the Cash Balance, and the Valuation of the Freehold Estate has been produced to us.

25 April, 1901.

Fredk. Whinney,

Chartered Accountant.

A. St. G. McA. Laurie,

Wm. Hine-Haycock,

Auditors..

ABSOLUTE LIFE ASSURANCE COMPANY (LIMITED).

(First and Second Schedules.)

REVENUE ACCOUNT

Of the Absolute Life Assurance Company (Limited), for the Year ended 31st December 1900.

	£.	s.	d.		£.	s.	d.
Amount of funds at the beginning of the year, as per last published account	29,368	13	8	Claims under policies	-	-	-
Premiums received including outstandings, but less re-assurances	10,544	9	-	Surrenders less re-assurances	-	-	-
Interest and dividends	1,007	2	-	Commission, including commuted commission and on outstanding premiums	-	-	-
Shareholders' capital	£. s. d.	3,262	10	Expenses of Management, including Trustees', Directors', and other fees, salaries, travelling expenses and outlay incurred in connection with the opening up of new branches, appointment of officials and formation of local boards, stamps, legal and accountancy charges, stationery, advertising, all incidental expenses and agents' balances writ'en off	£. s. d.	8,559	5 6
Short loans	4,535	-	-	Interest on debentures and loans	-	1,355	5 7
Transfer fees	2	12	6	Depreciation on offices' fixtures and fittings	-	-	-
Assignment fees	1	15	-	Amount of funds at the end of the year, as per second schedule	-	-	-
Fines and other fees	1	5	-				
	7,808	2	6				
	£.	48,723	7 2			£.	48,723 7 2

BALANCE SHEET

Of the Absolute Life Assurance Company (Limited), at 31st December 1900.

LIABILITIES.				ASSETS.			
	£.	s.	d.		£.	s.	d.
Registered Capital	100,000	-	-	Investments:			
Subscribed Capital	61,765	-	-	3,450 <i>l.</i> Stock East Indian Railway Company's Deferred Annuity, Class D at cost	5,070	5	6
Shareholders' capital paid up	20,024	10	-	3,529 <i>l.</i> Great Eastern Railway Company's 4 per Cent. Debenture Stock at cost	5,079	7	11
Less unpaid at this date	878	15	-	3,660 <i>l.</i> Great Indian Peninsula Railway Company's 4 per Cent. Debenture Stock at cost	5,069	18	11
Assurance Fund				4,724 <i>l.</i> 19 <i>s.</i> North British Railway Company's consolidated 3 per cent. lien stock at cost	5,101	1	1
Debentures and short loans				Note.—The above Securities are deposited with the Paymaster-General, in accordance with the Life Assurance Companies Act of 1870.			
Less amount spent in establishing and extending the business of the Company				London and North Western Railway Company's 4 per Cent. Preference Stock at cost	7,647	6	5
Total funds as per first schedule				Great Northern Railway Company's 3 per Cent. Preference Stock at cost	721	18	8
Sundry creditors				Consols at cost	450	7	-
Loan on mortgage (as per contra)				Loan on policy within the surrender value	25	-	-
				Cash on current account at bank	1,813	1	9
				Proportion of premiums outstanding to be paid to the Assurance Fund when received	4,701	1	8
				Proportion of interest and dividends accrued to be paid to the Assurance Fund when received	107	18	5
				Proportion of premiums outstanding (not part of Assurance Fund)			
				Interest and dividends accrued (not part of Assurance Fund)			
				Mortgage within the United Kingdom (as per contra)			
				Agents' Balances	176	17	1
				Fixtures, Fittings, Stamps, and Stationery on hand	668	12	6
				Sundry debtors	372	17	-
				Cash at Bank and in hand	749	15	8
£.	42,049	7	2	£.	42,049	7	2

R. Whieldon Barnett, Chairman.
Richard Fegan,
R. J. Pope, } Directors.
James J. Mackay, Secretary.

METHODIST AND GENERAL ASSURANCE SOCIETY (LIMITED).

(First and Second Schedules.)

REVENUE ACCOUNT

Of the Methodist and General Assurance Society (Limited), for the Year ended 31st December 1900.

LIFE ASSURANCE ACCOUNT.

	£.	s.	d.		£.	s.	d.
Amount of Funds at the beginning of the Year	50,080	9	2	Claims under Life Policies	20,651	-	7
Premiums:				Surrenders	255	16	11
Ordinary Branch	16,286	13	4	Annuities	3,605	1	11
Industrial Branch	80,036	19	5	Commission	14,817	19	2
	96,323	12	9	Expenses of Management:			
Consideration for Annuities granted	3,535	17	-	Medical Fees	1,348	12	6
Interest, Dividends, and Rents	2,311	-	-	Rent, Rates, and Taxes	435	13	1
				Salaries and Travelling	27,915	9	1
				Postage, Printing, and Stationery	2,189	5	10½
				Stamping Policies	862	1	2
				Incidentals	503	9	11½
				Depreciation on Furniture and Fittings, and Repairs	539	19	9
					33,794	11	5
				Extension Expenses	8,817	9	9½
				Amount of Funds at the end of the Year, as per Second Schedule	70,308	19	1½
£.	152,250	18	11	£.	152,250	18	11

BALANCE SHEET

Of the Methodist and General Assurance Society (Limited), on the 31st December 1900.

LIABILITIES.	£.	s.	d.	ASSETS.	£.	s.	d.
Total Funds, as per First Schedule	70,308	19	1½	Mortgages on Property within the United Kingdom	31,950	-	-
Claims admitted, but not paid	100	-	-	Loans on Company's Policies	207	17	10
Agents' Deposit and Guarantee Fund	1,313	12	8	Investments:			
Other sums owing by the Society	340	8	9½	Railway Stock	15,280	4	-
				Foreign Government Securities	4,696	5	1
					19,976	9	1
				House Property	5,274	2	6
				Agents' Balances	1,996	19	2
				Outstanding Premiums	6,956	-	6½
				Outstanding Interest	451	10	6
				Furniture and Fittings	3,103	-	9½
				Stamps and Stationery in hand	898	5	10
				Cash at Bank on current account	1,258	14	4
£.	72,063	-	7	£.	72,063	-	7

W. Bramwell Booth, Chairman.
 Geo. A. Pollard,
 Thomas B. Coombs, } Directors.
 John A. Carleton, Managing Director

ECONOMIC LIFE ASSURANCE SOCIETY.

(First and Second Schedules.)

REVENUE ACCOUNT

of the Economic Life Assurance Society, for the Year ending 31st December 1900.

ASSURANCE FUND.

	£.	s.	d.		£.	s.	d.	£.	s.	d.	
Assurance Fund at the beginning of the year	3,868,069	7	7	Claims by Death:							
				Sums Assured	211,670	-	-				
Premiums	244,633	1	2	Bonus	62,046	10	-	273,716	10	-	
Less Re-assurances	4,960	2	2								
	239,672	19	-	Endowment Assurances Matured:							
Interest and Dividends	143,079	5	9	Sums Assured	3,100	-	-				
Fees and Fines	164	17	10	Bonus	307	18	-	3,407	18	-	
Compensation on early repayment of Loans	16	6	11								
				Surrenders:							
				Sums Assured	15,152	2	3				
				Bonus	2,983	4	4	18,135	6	7	
				Bonus taken in cash	-	-	-	1,661	3	2	
				Bonus taken in Reduction of Premiums	-	-	-	3,512	13	3	
				Commission	-	-	-	9,288	12	11	
				Expenses of Management	20,398	19	-				
				Pensions	1,900	-	-	22,298	19	-	
				Agents' Balances irrecoverable	-	-	-	16	19	4	
				Property and Income Tax	-	-	-	6,566	18	3	
				Difference on Realization and Re-valuation of Securities	-	-	-	35,736	12	6	
				Assurance Fund	-	-	-	3,676,661	4	1	
£	4,051,002	17	1					£	4,051,002	17	1

ANNUITY FUND.

	£.	s.	d.		£.	s.	d.	£.	s.	d.	
Annuity Fund at the beginning of the Year	422,089	8	10	Annuities paid	41,804	18	10				
				Less Re-assurances	1,400	-	-	40,404	18	10	
Consideration for Annuities granted	66,394	16	6	Surrenders	-	-	-	500	-	-	
Less Re-assurances	1,530	12	-	Commission	-	-	-	538	2	4	
	64,864	4	6	Expenses of Management	-	-	-	1,283	4	-	
Annual Premiums	516	17	1	Income Tax	-	-	-	788	12	4	
Interest and Dividends	17,206	4	2	Annuity Fund	-	-	-	461,161	17	1	
£.	504,676	14	7					£.	504,676	14	7

ECONOMIC LIFE ASSURANCE SOCIETY—*continued.*

BALANCE SHEET on the 31st December, 1900.

LIABILITIES.			ASSETS.		
£.	s.	d.	£.	s.	d.
Assurance Fund -	3,676,661	4 1	Mortgages on Property within the United Kingdom -	494,935	16 9
Annuity Fund -	461,161	17 1	Mortgages on Property without the United Kingdom -	121,128	12 7
Total Funds as per First Schedule -	4,137,823	1 2	Mortgages on Rent Charges -	71,408	13 10
Claims admitted, but not paid -	20,030	6 -	Mortgages on Life Interests -	83,204	11 10
Claims announced, but not proved -	45,501	18 -	Mortgages on Reversions -	109,065	18 4
Sundry Credit Balances -	9,054	16 11	Mortgages on County and Corporation Rates -	245,158	- 2
			Mortgages on Poor Rates -	47,811	9 11
			Mortgages on General District Rates -	161,537	15 -
			Loans on the Society's Policies (within their Surrender Value) -	191,535	4 2
			British Government Securities (including Bank of England Stock) -	87,888	- -
			Indian and Colonial Government Securities -	828,132	2 8
			Foreign Government and Municipal Securities -	80,725	2 11
			Corporation Bonds -	10,500	- -
			Colonial and Foreign Corporation Securities -	240,086	18 2
			Railway and other Debentures and Debenture Stocks -	477,886	8 8
			Railway and other Stocks (Preference and Guaranteed Ordinary) and Annuities -	256,870	11 -
			Railway and other Ordinary Stocks and Shares -	159,547	- -
			Reversions Purchased -	114,623	13 3
			Life Interests Purchased -	82,258	9 2
			Loans on Personal Security -	11,000	- -
			Freehold Property and Ground Rents -	123,318	9 5
			Leasehold Property -	95,850	- -
			Agents' Balances -	22,941	13 3
			Outstanding Premiums -	18,631	15 7
			Outstanding Interest : £. s. d.		
			Due and payable -	6,684	6 3
			Accrued but not yet payable -	41,464	- -
				48,148	6 3
			Cash :		
			On Deposit with Society's Bankers -	20,000	- -
			In hand and on Current Accounts -	8,215	9 2
				28,215	9 2
£.	4,212,410	2 1	£.	4,212,410	2 1

M. Biddulph, Chairman.
R. C. Antrobus, Deputy Chairman.
A. K. Stephenson, Director.
Geo. Todd, Actuary and Secretary.

SCOTTISH EQUITABLE LIFE ASSURANCE SOCIETY.

REVENUE ACCOUNT

Of the Scottish Equitable Life Assurance Society, for the Year ending 1st March 1901.

	£.	s.	d.		£.	s.	d.
Amount of Funds at the beginning of the year	4,318,035	6	7	Claims under Policies (after deduction of sums Re-assured):			
Reversions and Annuity Fund, since created	161,773	-	11	By Death - - -	306,278	2	10
	4,479,808	7	6	By Survivance - - -	18,406	10	10
Premiums (after deduction of Re-assurances)	360,125	11	7	Surrenders - - -			
Interest and Dividends	*145,000	7	5	Commission - - -			
Profit from falling in of Reversions, &c.	7,927	9	8	Expenses of Management, including Rents for Offices belonging to and occupied by the Society			
Fines for delay in payment of Premiums	541	1	8	Bonuses in Cash and reduction of Premium			
Assignment and other Fees	172	12	6	Income Tax			
	£. 4,993,275	10	4	Amount of Funds at the end of the year, as per Balance Sheet			
					£. 4,590,195	18	6
					£. 4,993,275	10	4

* Not including Interest on Reversions purchased.

BALANCE SHEET

Of the Scottish Equitable Life Assurance Society, on the 1st March 1901.

LIABILITIES.	£.	s.	d.	ASSETS.	£.	s.	d.
Assurance Fund - - - -	4,378,422	17	7	Mortgages on Property within the United Kingdom, namely:			
Reversions and Annuity Fund - - -	161,773	-	11	Mortgages on real Property - - -	1,779,939	2	10
Investments Reserve Fund - - -	50,000	-	-	Mortgages on Life Interests, Reversions, &c. - - -	289,986	4	3
Total Funds, as per Revenue Account	4,590,195	18	6	Mortgages on other Securities - - -	93,671	4	4
Claims admitted (or intimated) but not paid	67,381	15	10	Loans on Statutory Assignments of County and other Rates - - -	317,131	12	9
Outstanding Surrender Values - -	519	18	3		2,480,728	4	2
Sundry Charges and Accounts due but not paid	3,248	7	7	Mortgages on Property out of the United Kingdom - - -	29,822	16	8
Cheques issued but not presented for payment	1,330	10	11	Loans on the Society's Policies (within their Surrender Value) - - -	236,787	7	1
Sums deposited with the Society by special Agreement - - - -	2,592	13	2	Investments:			
Due to Bankers - - - -	12,652	6	4	British Government Securities - -	20,006	11	5
	£. 4,677,921	10	7	Indian and Colonial Government Securities - - -	363,987	5	6
				Bonds of Colonial Municipalities - -	79,096	6	3
				Foreign Government Securities - -	55,180	13	11
				Railway and other Debentures and Debenture Stocks - - -	258,424	6	6
				Railway and other Shares (Preference and Ordinary) - - -	205,416	14	5
				House Property, including Offices in Edinburgh, London, Dublin, Glasgow, and Liverpool - - -	159,633	12	5
				Landed Property - - -	37,363	16	5
				Bank of England Stock - - -	41,037	-	-
				Feu-duties and Ground Rents - -	118,623	14	11
				Reversions purchased - - -	424,694	-	-
				Life Annuities - - -	25,912	16	10
				Deposits with Colonial Banks for terms of years - - -	4,333	6	8
				Agents' Balances - - -	53,681	9	6
				Outstanding Premiums at Edinburgh and Branches - - -	44,474	5	2
				Outstanding Interest, less Income Tax (including 32,553 <i>l.</i> 4 <i>s.</i> 3 <i>d.</i> , proportions of Interest from last terms of payment till 1st March 1901) - -	35,515	15	3
				Cash in Bank:			
				On Deposit - - -	500	-	-
				Country Cheques and other remittances not cashed - - -	2,701	7	6
					£. 4,677,921	10	7

Edinburgh, 13 June 1901.

W. H. Gray, Chairman.
D. A. Stevenson, } Directors.
Jas. Hope, }
Geo. M. Low, Manager.

PROVIDENT FREE HOME ASSURANCE COMPANY (LIMITED).

(First and Second Schedules.)

REVENUE ACCOUNT

Of the Provident Free Home Assurance Company (Limited), for the Year ending 31st December 1900.

	£.	s.	d.		£.	s.	d.
Amount of Funds at the beginning of the Year	449,462	4	9	Claims under Policies	25,987	16	5
Premiums	76,892	5	11	Surrenders	5,600	6	3
Interest and Dividends	17,100	2	6	Commission	18,868	11	2
Profit on Securities Realised	2,210	11	9	Expenses of Management:			
Increase in Capital	25,000	-	-	Inland Revenue Stamps	170	-	6
				Medical Fees	332	-	-
				Salaries, Advertising, Printing, Postages, Rent, and General Expenses	6,851	2	8
					7,373	3	2
				Dividends and Bonus to Shareholders	1,464	10	8
				Bonus to participating Policy-holders	283	18	7
				Amount of Funds at the end of the year, as per second Schedule	511,086	18	8
	£	570,665	4 11		£	570,665	4 11

BALANCE SHEET

Of the Provident Free Home Assurance Company (Limited) for the Year ending 31st December 1900.

LIABILITIES.	£.	s.	d.	£.	s.	d.	ASSETS.	£.	s.	d.
Shareholders' Capital paid up (50,000 Shares of 1 <i>l.</i> each)	50,000	-	-				Mortgages on Property within the United Kingdom	114,612	4	4
Assurance Fund	461,086	18	8				Investments:			
							British Government Securities	4,512	-	-
							Indian and Colonial Government Securities	24,109	-	-
							Foreign Government Securities	14,485	13	-
Total Funds as per First Schedule				511,086	18	8	Railway and other Debentures and Debenture Stocks	27,915	-	-
Outstanding Death Claims				975	5	-	Railway and other Shares—Preference and Ordinary	244,529	8	9
							Bank of England Stock	9,926	-	-
							Freehold Ground Rents	40,340	-	-
							Freehold Properties	8,000	-	-
							Agents' Balances	208	9	3
							Outstanding Premiums	1,136	9	9
							Outstanding Interest	438	4	11
							Cash:			
							On Deposit	13,004	16	11
							In hand and on Current Account	8,793	15	8
							Stamps in hand	11	1	1
								21,809	13	8
	£.			512,062	3	8		£.	512,062	3 8

Richard Whitlam, Chairman of the Board of Directors
W. F. Annett, } Directors.
H. Franklin, }
J. Profumo, Managing Director.
W. W. Benham, Officer Managing Life Assurance Business

E. Woodington, Chartered Accountant, Auditor.

Provident Buildings, F.C.
25 June 1901.

I have attended at the Chief Offices of the Company, and having examined the Accounts, Books and Vouchers for the past year, I certify the same to be in order, and the above Balance Sheet to be correct, and in accordance therewith. And in accordance with the provisions of the Companies Act 1900 I certify that all my requirements as Auditor have been complied with. I have verified the Cash Balance at the Bank, and also the Bonds and Certificates of the Government and other securities above referred to; and further, I have inspected the whole of the Mortgages which are correctly stated in this Balance Sheet.

LAW UNION AND CROWN INSURANCE COMPANY.

(Third and Fourth Schedules.)

REVENUE ACCOUNTS

Of the Law Union and Crown Insurance Company, for the Year ended 31st December 1900.

LIFE ASSURANCE ACCOUNT.

	£.	s.	d.		£.	s.	d.	
Life Assurance Fund at the beginning of the Year -	3,864,664	11	2	Claims under Life Policies (less Re-Assurances) -	301,035	7	4	
	£.	s.	d.	Surrenders, including Surrenders of Bonuses declared 1899 -	53,355		3	
Premiums -	378,015	-	11	Annuities -	23,260		-	
Less Re-Assurances -	42,506	9	7	Commission -	15,736	9	7	
	335,509	11	4	Expenses of Management -	31,891	11	9	
	£.	s.	d.	Quinquennial Bonus to Staff -	2,738		-	
Consideration for Annuities granted -	14,020	3	10	Life Assurance Fund at 31st December 1900, as per Balance Sheet -	3,937,767	7	5	
Less Re-Assurances -	1,536	9	2		£.	4,368,293	4	4
	12,483	14	8					
Interest and Dividends, less Income Tax -	155,504	2	2					
Fees for Registering Notices of Assignment -	181	5	-					
	£.	4,368,293	4	4				

FIRE ACCOUNT.

	£.	s.	d.	£.	s.	d.		£.	s.	d.
General Fire Reserve Fund at 31st December 1899	146,300	-	-				Losses by Fire (paid and outstanding), after deduction of Re-Assurances	103,550	13	1
Premium Reserve for unexpired risks at 31st December 1899	53,700	-	-				Expenses of Management, including Government and State Taxes	34,153	17	2
				200,000	-	-	Quinquennial Bonus to Staff	1,527	-	-
Premiums received, less Re-Assurances				188,799	8	4	Commission	28,443	5	9
Brought from Profit and Loss Account as addition to Reserve for unexpired risks				7,500	-	-	Metropolitan and other Fire Brigades	806	7	10
							Amount carried to Profit and Loss Account	20,318	4	6
							Fire Reserve Funds at the end of the Year, as per Balance Sheet	207,500	-	-
	£.			396,299	8	4		£.		
								396,299	8	4

ACCIDENT ACCOUNT.

	£.	s.	d.		£.	s.	d.
Accident Fund at the beginning of the year . . .	6,272	5	1	Claims paid and outstanding	4,642	6	
Premiums received, less Re-Assurances	9,358	1	10	Bonus to Policyholders	161	13	11
				Commission	1,431	9	10
				Expenses of Management	1,267	3	2
				Accident Fund at 31st December 1900, as per Balance Sheet	8,127	13	11
£.	15,630	6	11	£.	15,630	6	11

LAW UNION AND CROWN INSURANCE COMPANY—*continued.*

PROFIT AND LOSS ACCOUNT.

	£.	s.	d.		£.	s.	d.	£.	s.	d.	
Balance at the beginning of the Year	87,582	6	7	Bonus to Shareholders	7,500	-	-				
Interest and Dividends not carried to other Accounts	25,006	19	7	Dividend to Shareholders for Year ended 31st December 1900	45,000	-	-				
Profit realised (Fire Account)	20,318	4	6	Interest on Debenture Capital	11,132	12	2	63,682	12	2	
Fees on Transfers of Shares	27	2	6	Amount carried to Fire Account as addition—							
Profit on Investments realised	5,000	-	-	To Reserve Fund for unexpired risks	7,500	-	-	7,500	-	-	
				Balance as per Balance Sheet (carried forward to support payment of dividends)				66,801	1	-	
	£.	137,933	13	2				£.	137,933	13	2

BALANCE SHEET

Of the Law Union and Crown Insurance Company, on the 31st December 1900.

LIABILITIES.		£.	s.	d.	ASSETS.		£.	s.	d.
Share Capital and Debenture Stock	-	-	-	373,360	-	Mortgages on Property within the United Kingdom	-	1,450,790	16 5
Life Assurance Fund	-	-	-	3,987,767	7 5	Mortgages on Property out of the United Kingdom	-	255,251	17 5
Fire Reserve Funds	-	-	-	207,500	-	Loans on the Company's Policies	-	134,176	8 10
Accident Fund	-	-	-	8,127	13 11	Investments:	£.	s.	d.
Profit and Loss Account	-	-	-	66,801	1 -	British Government Securities	-	179,907	6 -
				£.	4,593,556	2 4	Indian and Colonial Government Securities	-	148,509 8 -
							Colonial Corporation Securities	-	82,332 7 2
Claims under Life Policies admitted but not paid	-	-	-	74,661	14 8		Foreign Government Securities	-	320,549 5 6
Outstanding Fire Losses	-	-	-	10,119	16 8		Foreign Municipal Securities	-	70,046 9 8
Outstanding Accident Claims	-	-	-	2,841	15 6		Railway and Other Debentures and Debenture Stocks	-	469,399 3 2
Balances due to other Fire Offices on Re-Assurance Premium Accounts	-	-	-	4,932	8 8		Ordinary and Preference Shares	-	351,706 10 1
Annuities due and unpaid	-	-	-	598	11 2		Freehold and Leasehold Property	-	182,780 14 9
Proprietors' Dividends outstanding	-	-	-	882	0 6		County, Borough, and other Rent-charges	-	94,303 1 1
Auditors' Fees	-	-	-	210	-		Reversions	-	194,982 6 2
Dividend accrued on Debenture Capital	-	-	-	962	2 -		Life Interests purchased	-	25,801 18 6
									2,620,698 4 11
					96,208 15 2		Loans on Personal Security	-	2,000 - -
							Agents' Balances	-	83,745 11 4
							Outstanding Premiums (Head Office)	-	16,625 16 -
							Outstanding interest due and accrued to 31st December 1900, less income tax	-	56,760 18 10
							Cash:		
							On Deposit	-	42,482 2 1
							In hand and on Current Accounts	-	17,233 2 6
									£.
					£.	4,688,764 17 6			4,688,764 17 6

Geo. M. Arnold, Chairman.
J. W. Watson, Deputy-Chairman.
B. Field, Directors.
A. Mackay, General Manager.

ROYAL EXCHANGE ASSURANCE CORPORATION.

(Third and Fourth Schedules.)

REVENUE ACCOUNTS

Of the Royal Exchange Assurance Corporation, for the Year ending 31st December 1900

LIFE ASSURANCE ACCOUNT.

	£.	s.	d.		£.	s.	d.
Amount of Fund at the beginning of the Year	2,219,680	4	10	Claims, less sums Re-assured	200,714	17	5
Premiums, after deduction of Re-assurance Premiums:				Endowments matured	3,373	16	-
Renewals	197,148	12	1	Bonus Reductions of Premium	12,330	14	7
New	24,751	18	4	Surrenders (including Bonus paid in Cash)	9,806	18	5
				Commission	11,953	12	4
Interest and Dividends	90,418	3	-	Expenses of Management	17,195	8	-
Less Income Tax	3,540	9	8	Bad Debts	25	17	1
				Amount of Fund at the end of the Year, as per	2,273,749	19	9
Fees for Registration of Notices of Assignment				Balance Sheet	2,273,749	19	9
£.	2,528,533	3	7	£.	2,528,533	3	7

ANNUITY ACCOUNT.

	£.	s.	d.		£.	s.	d.
Amount of Fund at the beginning of the Year	389,557	16	2	Annuities paid	36,720	2	9
Consideration for Annuities	28,067	-	7	Annuities surrendered	116	3	10
				Commission	271	14	3
Interest and Dividends	15,159	2	4	Expenses of Management	939	3	-
Less Income Tax	676	14	4	Amount of Fund at the end of the Year, as per	394,060	-	11
				Balance Sheet	394,060	-	11
£.	432,097	4	9	£.	432,097	4	9

FIRE ACCOUNT.

	£.	s.	d.		£.	s.	d.
Amount of Fund at the beginning of the Year	200,000	-	8	Losses by Fire, less sums Re-assured	271,933	10	3
Premiums, after deduction of Re-assurance Premiums	478,498	-	8	Commission	72,460	2	4
				Expenses of Management	84,632	16	8
Interest and Dividends	8,958	8	6	Bad Debts	66	10	4
Less Income Tax	395	18	10	Profit Transferred to General Profit and Loss	57,977	15	4
				Amount of Fund at the end of the year, as per Balance-Sheet	200,000	-	-
£.	687,070	15	4	£.	687,070	15	4

MARINE ACCOUNT.

	£.	s.	d.		£.	s.	d.
Amount of Fund at the beginning of the Year	137,533	10	5	Marine Losses, less sums Re-assured	37,787	17	3
Premiums after deduction of Brokerage				Commission (Foreign Agencies, &c.)	1,992	3	7
and Discount	231,606	17	7	Expenses of Management	21,029	11	11
Less Re-assurance Premiums and Returns	98,609	1	4	Profit Transferred to General Profit and Loss	9,000	-	-
				Amount of Fund at the end of the Year, as per Balance Sheet	156,479	5	4
Interest and Dividends	5,980	17	5				
Less Income Tax	223	6	-				
£.	276,288	18	1	£.	276,288	18	1

GENERAL ACCIDENT ACCOUNT.

	£.	s.	d.		£.	s.	d.
Amount of Fund at the beginning of the Year	4,674	4	4	Losses	7,137	7	4
Premiums, after deduction of Re-assurance Premiums	24,123	11	5	Commission	2,668	11	7
Net Interest	89	10	9	Expenses of Management	3,025	7	8
				Bad Debts	2	5	6
				Profit Transferred to General Profit and Loss	2,000	-	-
				Amount of Fund at the end of the Year, as per Balance Sheet	14,053	14	5
£.	28,887	6	6	£.	28,887	6	6

LEASEHOLD AND SINKING FUND POLICIES ACCOUNT.

	£.	s.	d.		£.	s.	d.
Amount of Fund at the beginning of the Year	6,173	8	-	Commission	9	10	8
Premiums, after deduction of Re-assurance Premiums	734	18	10	Surrenders	18	7	-
				Amount of Fund at the end of the Year as per Balance Sheet	7,163	4	5
Interest and Dividends	296	13	8				
Less Income Tax	13	18	5				
£.	7,191	2	1	£.	7,191	2	1

ROYAL EXCHANGE ASSURANCE CORPORATION—*continued.*

PROFIT AND LOSS ACCOUNT—(GENERAL RESERVE FUND).

	£.	s.	d.		£.	s.	d.
Balance of last year's Account	713,243	1	4	Dividend to Proprietors	96,490	15	7
Interest and Dividends not carried to other Accounts	52,820	2	4	Expenses not charged to other Accounts	14,055	3	4
Less Income Tax	2,431	18	1	Balance	722,073	2	—
	50,388	4	3				
Profit realised—Fire Account	57,977	15	4				
Profit realised—Sea Account	9,000	—	—				
Profit realised—General Accident Account	2,000	—	—				
Conscience Money	10	—	—				
£. 832,619	—	11		£. 832,619	—	11	

BALANCE SHEET—(LIFE ASSURANCE ACCOUNT), on 31st December 1900.

LIABILITIES.	£.	s.	d.	ASSETS.	£.	s.	d.
Life Assurance Fund	2,273,749	19	9	Mortgages:			
Life Claims admitted or announced, but not paid	22,014	—	—	Property within the United Kingdom	514,508	16	11
Surrendered Policies Suspense Account	941	11	1	Rates under Acts of Parliament	268,336	10	2
				Life Interests	120,694	7	6
				Reversions	42,881	14	4
				Stocks and Shares	25,000	—	—
				Life Policies with Personal Security	18,828	11	3
				Life Policies of the Corporation	83,717	17	9
				Life Policies of other Offices	250	—	—
				Investments:			
				Bank Stock	30,100	—	—
				British Government Securities	5,170	16	11
				Colonial Governments' Stocks and Debentures	309,160	14	10
				Foreign Governments' Stocks and Debentures	145,713	6	1
				American Railway 1st Mortgage Gold and Sterling Bonds	116,420	17	3
				British Railway and other Debentures and Debenture Stocks	344,305	6	1
				British Railway Rent Charge Stock	51,000	—	—
				British Railway Preference, Preferred and Deferred Converted Ordinary and other Stocks	42,916	6	3
				Foreign Railway Debentures and Debenture Stocks	48,776	16	8
				Other (than Railway) Guaranteed Stock	25,215	18	7
				Other (than Railway) Ordinary and other Stocks and Shares	17,881	1	3
				Reversions and Life Interests purchased	108,801	1	1
				House Property (Official Premises)	8,194	8	7
					2,227,943	17	6
				Agents' Balances	26,303	5	3
				Outstanding Premiums	9,290	15	2
				Outstanding Interest	6,621	—	5
				Accrued Interest	21,585	—	8
					28,206	—	8
				Cash in hand, and on Current Account	4,961	12	3
£. 2,296,705	10	10		£. 2,296,705	10	10	

GENERAL BALANCE SHEET

Of the Royal Exchange Assurance Corporation, on 31st December 1900.

LIABILITIES.	£.	s.	d.	ASSETS.	£.	s.	d.
Proprietors' Capital	680,219	17	10	Mortgages:			
General Reserve Fund (Included in Profit and Loss Account)	—	—	—	Property within the United Kingdom	476,707	—	10
Annuity Fund	394,050	—	11	Rates under Acts of Parliament	70,560	19	3
Fire Fund	200,000	—	—	Life Interests	1,817	—	—
Marine Fund	156,479	5	4	Stocks and Shares	10,070	—	—
Accident and Employers' Liability Fund	14,053	14	5	Life Policies of the Corporation with Personal Security	1,630	—	—
Leasehold and Sinking Fund Policies Fund	7,163	4	5	Life Policies of other offices	238	—	—
Profit and Loss (General Reserve Fund)	722,073	2	—	Investments:			
	2,138,039	4	11	Bank Stock	18,850	8	7
Surplus Sea Risks	7,375	10	9	British Government Securities	193,445	8	2
Outstanding Annuities	0,924	—	—	Corporation Stocks	193,477	15	10
Outstanding Fire Losses	55,364	9	2	Colonial Governments' Stocks and Debentures	113,789	6	8
Outstanding Marine Losses	11,090	—	—	Foreign Governments' Stocks and Debentures	92,941	15	—
Outstanding Accident and Employers' Liability Losses	4,323	8	6	United States Government Bonds	43,385	—	9
Outstanding Income Tax	1,980	12	4	American Railway 1st Mortgage Gold and Sterling Bonds	111,025	16	4
Dividends Unclaimed	24,698	13	8	American Railway Preferred Stocks	1,106	—	—
Dividends due 7th January 1901	27,508	15	10	British Railway and other Debenture and Debenture Stocks	310,846	18	6
Deposit Fund (Clerks' Savings)	12,128	11	8	British Railway Guarantee and Rent Charge Stocks	36,702	14	1
Security Deposit Fund (In lieu of Sureties for Agents and others)	7,710	—	—	British Railway and other Preference and Preferred Stocks	98,823	12	8
Pension Fund	41,740	15	9	Foreign Railway Debentures and Debenture Stocks	19,206	5	—
Bills payable	3,135	—	—	East Indian Railways	129,206	16	6
	2,387,189	2	7	Other Stocks and Shares	40,989	14	6
Life Account, Liabilities as per separate statement	2,296,705	10	10	House Property (Official Premises)	58,562	—	—
				Freehold Estates (Including an Adventurer's Share in the New River Company)	171,743	9	1
£. 4,683,894	13	5			2,138,156	2	6
				Agents' Balances (excluding Life)	50,228	8	9
				Merchants and Brokers (Marine Account)	33,151	13	9
				Outstanding Interest	8,597	4	—
				Outstanding Annuity Premiums	5	—	8
				Outstanding Accident and Employers' Liability Premiums	1,980	—	11
				Cash on Deposit	118,637	10	—
				Cash in hand and on Current Account	33,468	1	7
					152,105	11	7
				Bills Receivable	2,906	9	8
				Stamps	340	10	9
				Life Account, Assets as per separate statement	2,296,705	10	10
					£. 4,683,894	13	5

Henry F. Tunks, Governor.
R. Barclay, { Directors.
E. C. Smith, {
H. E. Nightingale, Actuary.

ROYAL EXCHANGE ASSURANCE CORPORATION—*continued.**(Fifth Schedule.)*

Statement respecting the VALUATION OF THE LIABILITIES under Life Policies and Annuities of the Royal Exchange Assurance Corporation made by the Actuary.

I.

Valuation is made up to the 31st December, 1900.

II.

(a). Principles of Valuation.

As regards the bulk of the contracts, consisting of Whole Life and Endowment Assurance Policies the net premium method of valuation has been adopted. Special risks were valued as follows :—

Short Term Policies.—Half a year's office premiums.

Combined Term Policies.—A proportion of the total premiums paid.

Endowments.—All the premiums received, with three per cent. interest.

Issue Risks.—All the premiums received.

Half a year's income was also reserved in respect of extra premiums.

(b). Principles of Distribution of Profits.

The proportion of the surplus belonging to the holders of participating policies is divided among them as an increasing addition to the sum assured on the compound bonus principle.

The methods of valuation and distribution of profits were settled by resolutions of the Court of Directors, 6th August, 1890, and 19th December, 1900.

III.

The Institute of Actuaries' H^m. and H^m.⁽²⁾ Tables were used for life policies, the net premiums being derived from the H^m. Table.

The Government Select Annuities Table (1883) was employed in the valuation of all annuity contracts.

IV.

The rate of interest assumed in the calculations was 3 per cent. throughout.

V.

The whole of the "loading," or difference between the H^m. 3 per cent. net premiums and the office premiums actually payable, has been reserved as a provision for future expenses and profits. This reserve is equivalent to 2 per cent. on the participating premiums, and 9 per cent. on the non-participating premiums.

VI.

CONSOLIDATED REVENUE ACCOUNT of the Royal Exchange Assurance Corporation (Life Department), for the Five Years, commencing 1st January 1896, and ending 31st December 1900.

	£.	s.	d.		£.	s.	d.
Life Assurance Fund, 1st January 1896 -	2,013,950	19	1	Claims, after deducting Sums Re-Assured	828,117	2	3
Premiums, deducting Re-Assurances -	1,021,241	5	11	Bonus reductions of Premiums -	60,353	10	3
				Surrenders -	53,540	14	-
Interest -	418,595	11	9	Commission -	61,207	3	6
Less Income Tax -	14,572	14	11	Expenses of Management -	85,391	10	11
				Bad Debts -	192	12	6
	404,022	16	10	Proprietors' Profit to 31st December 1895	83,779	-	-
Profit on Sale of Securities -	2,040	2	4	Transfer to Leasehold and Sinking Fund	-	-	-
Fees for Registration of Assignments -	131	15	-	Account -	4,281	6	-
*Transfer from Annuity Account in respect of Reversionary Annuities pending	9,226	-	-	Life Assurance Fund, 31st December 1900, the end of period -	2,273,749	19	9
	£. 3,450,612	19	2		£. 3,450,612	19	2

When the Reversionary Annuities vest for payment the necessary reserves therefor will be transferred to the Annuity Fund.

ROYAL EXCHANGE ASSURANCE CORPORATION—continued.

VI.—continued.

CONSOLIDATED REVENUE ACCOUNT of the Royal Exchange Assurance Corporation (Annuity Department), for Five Years, commencing 1st January 1896, and ending 31st December 1900.

	£.	s.	d.		£.	s.	d.
Amount of Annuity Fund on the 1st January 1896, the beginning of the five years	285,373	7	-	Annuities paid	183,113	18	4
Consideration for Annuities granted	238,616	7	11	Annuities Surrendered	575	19	9
	£.	s.	d.	Commission	1,894	7	-
Interest and Dividends	71,882	19	8	Expenses of Management	4,533	17	5
Less Income Tax	2,612	4	10	Transfer to Life Assurance Account in respect of Reversionary Annuities pending	9,226	-	-
				Amount of Annuity Fund at 31st December 1900, the end of the period	394,050	-	11
Profit on Sale of Investments	69,370	14	10		£.	593,394	3 5
	£.	593,394	3 5				

VII.

SUMMARY AND VALUATION of the Policies of the Royal Exchange Assurance Corporation, as at 31st December 1900.

DESCRIPTION OF TRANSACTIONS.	PARTICULARS OF THE POLICIES FOR VALUATION.				VALUATION. Value by the Combined Institute H ^m . and H ^m . (b) Tables. Annuities by the Government 1883 Tables.					Interest 3 per cent.			
	Number of Policies.	Sums Assured and Reversionary Bonuses.	Office Yearly Premiums.	Net Yearly Premiums.	Sums Assured and Reversionary Bonuses.	Office Yearly Premiums.	Net Yearly Premiums.	Reductions of Premium by Bonus.	Net Liability.				
ASSURANCES.													
I. WITH PARTICIPATION IN PROFITS.													
For Whole Term of Life—		£.	s.	d.	£.	s.	d.	£.	s.	d.			
(a) By Premiums throughout Life	5,181	3,870,112	-	-	103,286	11	3	81,778	2,296,385	1,361,996	1,079,272	82,965	1,300,078
(b) By Limited Payments	264	177,666	-	-	7,405	17	11	6,053	92,856	66,778	52,979	108	39,980
(c) By Single Premiums	54	96,661	-	-	-	-	-	-	69,677	-	-	-	69,677
Endowment Assurances	3,775	1,192,082	-	-	50,924	5	8	41,292	721,613	621,088	500,240	1,275	222,648
Joint Lives	12	9,554	-	-	494	-	6	395	5,242	6,177	4,917	11	936
Last Survivors	1	314	-	-	7	16	3	6	160	128	106	-	55
Child's Endowment Assurances	5	1,600	-	-	31	3	5	31	291	-	-	-	291
Extra Premiums Payable	-	-	-	-	2,247	10	-	-	1,123	-	-	-	1,123
Total Participating Assurances	9,292	5,340,369	-	-	164,397	5	-	123,555	3,187,947	2,055,167	1,637,518	84,254	1,634,788
Less Re-Insurances	-	230,744	-	-	6,584	11	5	5,882	108,509	109,280	91,184	-	17,495
Net Amount of Participating Assurances	9,292	5,116,245	-	-	157,812	13	7	124,173	3,079,248	1,945,887	1,546,879	84,254	1,617,323
II. WITHOUT PARTICIPATION IN PROFITS.													
For Whole Term of Life—		£.	s.	d.	£.	s.	d.	£.	s.	d.			
(a) By Premiums throughout Life	1,115	1,139,909	-	-	40,000	19	9	36,902	685,096	463,900	422,991	-	261,106
(b) By Limited Payments	26	54,083	-	-	2,151	3	4	2,047	26,751	19,723	18,488	-	8,263
(c) By Single Premiums	76	91,677	-	-	-	-	-	-	51,414	-	-	-	51,414
Endowment Assurances	545	262,727	-	-	11,055	16	5	10,033	165,771	102,689	98,098	-	72,673
Joint Lives	24	24,883	-	-	1,228	15	11	1,058	12,251	11,154	9,964	-	2,297
Last Survivors	26	15,500	-	-	288	9	11	231	7,769	4,185	3,251	-	4,518
Contingent Survivorship	89	133,660	-	-	1,118	13	5	890	17,534	11,111	8,817	-	8,717
Short Period Assurances	79	182,880	-	-	1,985	9	2	1,451	968	-	-	-	968
Combined Term Assurances	113	113,300	-	-	2,062	11	5	1,545	1,892	-	-	-	1,892
Child's Endowment Assurances	18	3,731	-	-	67	15	5	67	678	-	-	-	678
Child's Endowment and Pure Endowments	263	127,418	-	-	3,831	5	9	3,826	35,003	-	-	-	35,003
Special Risks	52	116,039	-	-	-	-	-	-	8,487	-	-	-	8,487
Reversionary Annuities pending	83	(5,221 10 - per annum.)	-	-	781	13	4	679	29,260	8,239	7,378	-	21,882
Extra Premiums Payable	-	-	-	-	2,956	2	-	-	1,478	-	-	-	1,478
Total Non-Participating Assurances	2,479	2,205,778	-	-	67,473	13	10	58,724	1,044,352	621,001	564,977	-	479,375
Less Re-Insurances	-	266,100	-	-	9,896	1	9	8,604	135,506	90,427	83,967	-	51,639
Net Amount of Non-Participating Assurances	2,479	1,939,678	-	-	57,578	12	1	50,120	908,846	530,574	481,110	-	427,736
Net Total Amount of Assurances	11,771	7,055,923	-	-	215,391	5	8	174,293	3,988,194	2,476,461	2,027,489	84,254	2,045,105
III.—ANNUITIES.													
Immediate—		per annum.											
(a) Single Lives	567	38,124	8	5	-	-	-	-	335,067	-	-	-	335,067
(b) Joint Lives	6	1,080	7	2	-	-	-	-	11,126	-	-	-	11,126
(c) Last Survivors	48	3,470	15	8	-	-	-	-	41,878	-	-	-	41,878
Deferred Annuities	85	3,705	-	-	1,016	19	-	-	6,379	-	-	-	6,379
Annuities certain	5	1,027	17	10	-	-	-	-	8,558	-	-	-	8,558
Total Annuities	711	47,358	9	1	1,016	19	-	-	403,008	-	-	-	403,008
Less Re-Insurances	-	3,608	10	-	-	-	-	-	25,820	-	-	-	25,820
Net Amount of Annuities	711	43,754	19	1	1,016	19	-	-	377,182	-	-	-	377,182
Total of the Results	12,482	7,055,923 and 47,376 9 1 per annum.	-	-	216,408	4	8	174,293	4,365,376	2,476,461	2,027,489	84,254	2,422,241

ROYAL EXCHANGE ASSURANCE CORPORATION—*continued.*VII.—*continued.*

VALUATION BALANCE SHEET.—(Life Department).

	£.	s.	d.		£.	s.	d.
Net Liability under Life Assurance transactions (as per Summary Statement)	2,045,059	—	—	Life Assurance Funds, as per Consolidated Revenue Account	2,273,749	19	9
Surplus	228,690	19	9				
£.	2,273,749	19	9	£.	2,273,749	19	9

VALUATION BALANCE SHEET.—(Annuity Department).

	£.	s.	d.		£.	s.	d.
Net Liability under Annuity transactions (as per Summary Statement)	377,182	—	—	Annuity Funds, as per Consolidated Revenue Account	394,050	—	11
Surplus, brought forward from last quinquennium	4,499	7	—				
Surplus in quinquennium	12,368	13	11				
£.	394,050	—	11	£.	394,050	—	11

VIII.

Bonuses are distributed at the end of every quinquennial period among all participating policies then subsisting, and they vest as soon as five full years' premiums have been paid.

IX.

(1) The total amount of profit made by the Corporation in the quinquennium was :

(a) In the life department, 228,690*l.* 19*s.* 9*d.* (inclusive of 19,553*l.* 16*s.* 6*d.* brought forward from last quinquennium), of which 207,105*l.* 19*s.* 6*d.* was dealt with, and the balance carried forward.

(b) In the annuity department, 16,868*l.* 0*s.* 11*d.*, inclusive of 4,499*l.* 7*s.* brought forward from last quinquennium.

(2) Of the above surplus in the life department, 177,519*l.* 8*s.* 2*d.* was divided among 9,292 policy-holders, assuring 3,116,245*l.* (inclusive of previous bonus additions).

(3) Specimens of bonus additions now allotted to policies for 100*l.* in respect of the full quinquennial period.

Age at Entry.	SPECIMENS OF REVERSIONARY ADDITIONS.						
	Duration 5 Years.	10 Years.	15 Years.	20 Years.	25 Years.	30 Years.	40 Years.
	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.
20	6 5 —	6 12 —	7 2 —	7 10 —	8 — —	8 10 —	9 — —
30							
40							
50							

Age at Entry.	SPECIMENS OF BONUS REDUCTIONS NOW DECLARED UPON POLICIES OF 100 <i>l.</i>						
	Duration 5 Years.	10 Years.	15 Years.	20 Years.	25 Years.	30 Years.	40 Years.
	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.
20	— 2 4	— 2 11	— 3 8	— 4 8	— 6 1	— 8 —	— 15 —
30	— 3 2	— 4 —	— 5 3	— 6 11	— 9 5	— 12 10	1 5 7
40	— 4 7	— 6 —	— 8 1	— 11 2	— 15 7	1 2 —	2 6 1
50	— 7 1	— 9 8	— 13 4	— 19 2	1 7 8	1 19 10	4 7 4

ROYAL EXCHANGE ASSURANCE CORPORATION—continued.

IX.—continued.

Reversionary Bonuses may be surrendered for a cash payment on terms of which specimens are appended.

SPECIMEN CASH BONUSES PER 10*l.* REVERSIONARY BONUS.

Age attained last Birthday.	Cash Value.	Age attained last Birthday.	Cash Value.	Age attained last Birthday.	Cash Value.
	£. s. d.		£. s. d.		£. s. d.
20	2 9 2	40	3 13 5	60	5 15 -
25	2 12 9	45	4 2 5	65	6 9 10
30	2 18 2	50	4 12 5	70	7 2 2
35	3 5 5	55	5 2 5	75	7 12 8

Henry F. Marks, Governor.
E. J. Daniell,
Richard F. Cavendish, } Directors.
H. E. Nightingale, Actuary.

(Sixth Schedule.)

Statement of the LIFE ASSURANCE AND ANNUITY BUSINESS of the Royal Exchange Assurance Corporation on the 31st December 1900.

I.

WHOLE LIFE ASSURANCE.

Premiums payable throughout Life to secure each 100*l.* Assured at Death.

WITH PROFITS.		WITHOUT PROFITS.		WITH PROFITS.		WITHOUT PROFITS.	
Age next Birthday.	Annual Premiums.	Age next Birthday.	Annual Premiums.	Age next Birthday.	Annual Premiums.	Age next Birthday.	Annual Premium.
	£. s. d.		£. s. d.		£. s. d.		£. s. d.
15	1 15 8	15	1 9 10	40	3 5 -	40	2 16 -
16	1 16 10	16	1 10 10	41	3 7 2	41	2 17 11
17	1 17 11	17	1 11 11	42	3 9 5	42	3 - -
18	1 19 -	18	1 12 10	43	3 11 10	43	3 2 2
19	1 19 11	19	1 13 8	44	3 14 4	44	3 4 5
20	2 - 8	20	1 14 3	45	3 17 -	45	3 6 9
21	2 1 2	21	1 14 9	46	3 19 9	46	3 9 3
22	2 1 8	22	1 15 3	47	4 2 8	47	3 11 10
23	2 2 3	23	1 15 9	48	4 5 9	48	3 14 7
24	2 3 -	24	1 16 5	49	4 9 1	49	3 17 6
25	2 3 9	25	1 17 1	50	4 12 7	50	4 - 8
26	2 4 7	26	1 17 10	51	4 16 4	51	4 4 -
27	2 5 7	27	1 18 8	52	5 - 3	52	4 7 6
28	2 6 8	28	1 19 7	53	5 4 5	53	4 11 3
29	2 7 9	29	2 - 7	54	5 8 11	54	4 15 3
30	2 8 11	30	2 1 8	55	5 13 9	55	4 19 7
31	2 10 3	31	2 2 10	56	5 18 10	56	5 4 1
32	2 11 7	32	2 4 -	57	6 4 3	57	5 8 11
33	2 12 11	33	2 5 3	58	6 10 -	58	5 14 1
34	2 14 4	34	2 6 6	59	6 16 1	59	5 19 6
35	2 15 10	35	2 7 10	60	7 2 6	60	6 5 3
36	2 17 5	36	2 9 3	61	7 9 3	61	6 11 3
37	2 19 1	37	2 10 10	62	7 16 6	62	6 17 8
38	3 - 11	38	2 12 5	63	8 4 3	63	7 4 8
39	3 2 11	39	2 14 2	64	8 12 6	64	7 12 2

ROYAL EXCHANGE ASSURANCE CORPORATION—continued.

II. and III.

Age next Birthday.	WITH PROFITS.				WITHOUT PROFITS.			
	Amount Assured.	Reversionary Bonuses.	Yearly Premiums less Bonus Reductions.	Extra Premiums.	Amount Assured.	Yearly Premiums.	Extra Premiums.	
	£.	£.	£. s. d.	£. s. d.	£.	£. s. d.	£. s. d.	
17	8,000	728	130 - -	-	-	-	-	
18	100	-	1 15 8	-	-	-	-	
19	2,200	-	43 6 -	-	-	-	-	
20	6,000	-	117 15 -	-	600	9 17 4	3 5 5	
21	8,850	-	177 3 -	8 -	2,250	38 17 1	6 8 2	
22	18,800	36	376 9 2	41 10 -	11,150	190 19 2	7 4 3	
23	10,517	-	207 - -	1 14 5	700	12 2 3	1 12 -	
24	19,400	82	392 2 5	3 2 10	350	5 18 1	-	
25	25,550	61	506 19 3	24 17 10	900	15 6 3	6 18 4	
26	16,600	88	337 18 7	13 2 2	2,950	54 7 3	15 - -	
27	38,178	214	799 18 -	18 9 5	7,263	130 15 6	25 8 10	
28	36,483	569	752 9 4	17 4 10	8,366	157 19 9	9 16 3	
29	30,400	103	665 15 9	11 1 -	3,664	73 1 7	26 3 2	
30	46,575	656	1,029 6 -	153 - 5	9,050	179 2 10	11 6 2	
31	44,883	308	972 2 10	15 14 2	7,770	158 7 1	8 10 5	
32	54,467	1,037	1,220 2 9	84 11 7	21,550	398 3 2	6 13 7	
33	71,800	974	1,654 - 10	39 2 -	13,733	272 2 6	47 9 -	
34	51,442	398	1,186 2 6	24 18 -	25,150	475 12 7	36 5 8	
35	73,683	1,387	1,702 4 1	16 1 -	27,734	553 19 6	100 9 3	
36	57,314	647	1,339 2 6	17 12 10	14,733	335 6 3	39 7 7	
37	141,767	2,070	3,412 7 2	117 12 -	18,603	446 7 2	54 7 -	
38	157,538	2,683	4,121 17 3	72 17 8	36,933	866 10 8	284 8 7	
39	64,933	1,556	1,617 6 2	30 13 8	16,850	358 14 4	35 16 -	
40	97,900	2,413	2,500 14 7	36 5 -	23,425	535 4 5	45 12 5	
41	71,675	2,463	1,878 7 5	51 14 4	29,617	728 5 9	98 3 10	
42	82,200	3,653	2,189 1 1	37 16 -	15,809	421 6 4	43 11 5	
43	65,750	1,844	1,901 16 3	41 - 7	13,106	323 9 9	30 19 7	
44	73,600	4,897	2,004 11 11	76 7 7	47,513	1,153 16 7	87 4 11	
45	69,950	2,178	2,019 4 8	43 9 5	14,902	262 11 5	37 10 10	
46	72,450	2,920	2,071 12 6	15 3 3	14,050	403 7 9	34 10 -	
47	65,518	4,250	1,996 8 11	11 19 -	30,783	802 1 3	75 17 10	
48	61,033	4,350	1,773 - 11	40 6 -	29,800	837 11 4	17 12 -	
49	96,717	5,801	2,921 15 1	117 18 4	17,399	555 5 2	17 12 7	
50	58,255	3,961	1,844 12 11	34 13 3	27,300	715 8 10	17 2 7	
51	60,740	5,314	1,858 5 5	8 14 2	27,288	824 1 5	4 14 -	
52	75,182	8,367	2,203 7 8	22 14 7	38,946	1,095 11 10	31 12 7	
53	99,151	6,617	3,110 18 10	13 14 5	31,075	990 18 8	64 2 5	
54	101,517	11,830	3,182 3 4	72 3 8	21,467	791 16 5	3 - -	
55	63,997	4,846	1,780 3 4	23 6 8	37,975	1,139 5 -	10 14 7	
56	62,650	6,400	2,069 18 8	38 1 7	15,033	540 6 4	-	
57	49,613	4,192	1,609 12 7	1 3 -	20,600	642 6 11	11 16 -	
58	50,450	7,003	1,507 10 6	25 5 -	30,750	1,307 4 3	273 12 2	
59	55,683	8,679	1,492 9 9	-	10,133	274 14 10	13 16 2	
60	55,050	7,120	1,348 7 6	7 11 5	38,580	1,849 15 9	3 17 10	
61	98,800	26,300	3,125 11 1	3 2 10	20,960	714 - 9	20 10 5	
62	69,500	9,961	2,168 5 8	-	27,000	1,108 4 3	-	
63	67,160	15,560	2,059 8 8	3 - -	39,500	2,029 8 9	26 5 2	
64	52,550	14,067	1,660 17 10	32 2 7	27,303	1,196 7 -	9 19 5	
65	52,640	8,158	1,703 13 8	33 19 10	28,950	1,365 13 5	10 - 5	
66	29,700	7,296	752 1 10	-	6,600	231 7 11	-	
67	44,100	9,081	938 1 9	-	71,450	3,930 13 2	97 1 7	
68	45,891	9,888	1,263 16 1	-	6,400	289 11 2	-	
69	56,550	10,200	1,347 18 2	50 7 8	1,600	64 13 -	1 - -	
70	51,100	14,519	1,543 15 4	-	35,200	1,943 5 -	-	
71	47,310	12,429	1,090 12 2	-	5,250	349 14 2	36 9 5	
72	23,700	5,147	566 18 10	-	14,750	1,075 4 3	01 7 -	
73	63,650	18,417	1,960 1 3	-	12,770	457 18 3	-	
74	35,800	13,001	1,014 13 7	-	2,400	84 2 4	9 7 7	
75	44,048	14,235	1,061 2 11	-	10,850	478 19 4	-	
76	21,550	4,306	577 13 3	-	7,400	622 19 3	3 19 7	
77	33,799	12,901	573 19 8	-	11,700	903 17 8	6 15 5	
78	15,750	5,721	277 12 7	-	770	24 16 8	-	
79	25,200	11,838	815 5 7	-	3,630	162 19 9	-	
80	24,200	9,637	628 3 11	-	5,600	244 - 1	-	
81	16,800	7,929	395 11 11	-	16,250	646 8 4	-	
82	15,297	8,383	340 15 5	-	2,900	302 17 8	-	
83	18,999	9,057	335 13 10	-	5,000	204 10 -	-	
84	11,598	3,448	232 6 1	-	2,100	128 7 3	-	
85	6,850	3,342	151 17 2	-	2,550	92 14 8	-	
86	8,750	3,845	147 2 7	-	1,600	79 10 5	-	
87	2,500	991	40 2 4	-	600	24 6 7	-	
88	5,999	2,218	241 19 -	-	1,250	77 8 4	-	
89	3,749	2,297	99 18 6	-	-	-	-	
90	200	124	10 2 8	-	-	-	-	
91	1,500	441	14 9 -	-	-	-	-	
92	1,200	848	41 17 -	-	-	-	-	
93	800	581	34 - -	-	-	-	-	
103	-	-	-	-	1,636	100 - -	-	
£.	3,471,751	398,361	93,242 17 5	1,565 14 -	1,139,900	40,000 19 9	1,932 10 -	

ROYAL EXCHANGE ASSURANCE CORPORATION—continued.

II. and III.—continued.

Statement of Re-Assurances corresponding to the foregoing (II. and III.).

Age next Birth-day.	WITH PROFITS.				WITHOUT PROFITS.		
	Sum Assured.	Reversionary Bonus.	Yearly Premiums.	Extra Premiums.	Sum Assured.	Yearly Premiums.	Extra Premiums.
	£.	£. s. d.	£. s. d.	£. s. d.	£.	£. s. d.	£. s. d.
17	4,000	364 - -	65 - -	- - -	5,000	85 12 6	- - -
22	7,000	- - -	142 6 8	38 18 -	- - -	- - -	- - -
25	2,000	- - -	43 - -	7 6 -	- - -	- - -	- - -
30	500	- - -	11 5 5	5 - -	- - -	- - -	- - -
32	5,000	- - -	116 18 4	- - -	- - -	- - -	- - -
33	5,500	299 - -	121 4 7	- - -	2,500	46 - 10	7 2 -
35	6,500	- - -	142 16 3	- - -	- - -	- - -	- - -
36	1,000	15 - -	24 11 8	- - -	- - -	- - -	- - -
37	53,500	- - -	1,281 14 7	5 16 -	- - -	- - -	- - -
38	79,000	1,440 - -	2,090 8 4	- - -	2,750	92 7 -	196 18 -
40	14,500	45 - -	343 3 9	- - -	- - -	- - -	- - -
45	2,750	17 - -	82 7 1	- - -	- - -	- - -	- - -
46	5,000	455 - -	139 15 10	- - -	- - -	- - -	- - -
47	2,500	- - -	94 3 4	- - -	- - -	- - -	- - -
48	- - -	- - -	- - -	- - -	5,000	157 18 4	- - -
49	5,500	238 - -	186 13 4	56 12 -	- - -	- - -	- - -
50	2,500	- - -	115 4 2	- - -	- - -	- - -	- - -
52	- - -	- - -	- - -	- - -	3,000	91 10 -	18 6 -
53	3,800	114 - -	180 8 6	5 - -	- - -	- - -	- - -
54	1,000	30 - -	48 18 4	10 6 -	6,000	241 7 6	15 - -
55	- - -	- - -	- - -	- - -	2,500	123 7 6	- - -
56	- - -	- - -	- - -	- - -	1,000	40 - -	- - -
58	3,250	201 9 -	153 15 6	6 - -	15,500	742 18 8	182 18 -
60	- - -	- - -	- - -	- - -	11,300	581 7 6	3 8 -
61	1,000	730 - -	18 15 -	- - -	- - -	- - -	- - -
62	3,000	- - -	185 15 -	- - -	5,000	253 15 -	- - -
63	1,000	- - -	69 14 -	- - -	20,000	1,088 13 4	- - -
64	- - -	- - -	- - -	- - -	1,500	108 10 -	- - -
65	- - -	- - -	- - -	- - -	9,000	556 15 -	- - -
67	- - -	- - -	- - -	- - -	42,000	2,527 16 8	38 16 -
70	- - -	- - -	- - -	- - -	4,000	333 13 4	- - -
72	- - -	- - -	- - -	- - -	5,000	399 3 4	- - -
£.	209,300	3,948 9 -	5,602 9 8	124 18 -	142,950	7,418 11 6	462 8 -

IV., V., and VI.

Classified List of Special Assurances in existence on 31st December 1900.

DESCRIPTION OF ASSURANCES.	WITH PROFITS.					WITHOUT PROFITS.			
	Amount Assured.	Reversionary Bonus.	Yearly Premiums less Bonus Reduction.	Extra Premiums.	Total Premiums Received.	Amount Assured.	Yearly Premiums.	Extra Premiums.	Total Premiums Received.
	£.	£.	£. s. d.	£. s. d.	£. s. d.	£.	£. s. d.	£. s. d.	£. s. d.
Whole of Life—									
(a) Limited Premiums - -	170,787	4,879	7,390 17 9	72 4 -	49,089 13 1	54,083	2,151 3 4	83 2 -	7,394 13 11
(b) Single Payments - -	73,245	23,416	- - -	- - -	54,087 - 11	91,677	- - -	- - -	49,550 8 2
Endowment Assurances - -	1,170,124	21,968	50,800 19 7	608 8 8	261,856 17 1	252,727	11,056 16 5	266 6 -	82,422 3 10
Joint Lives - - - - -	9,550	4	493 4 6	6 4 -	1,706 19 7	24,883	1,223 15 11	1 18 -	4,854 16 9
Last Survivors - - - -	300	14	7 16 3	- - -	62 10 -	15,500	283 7 11	2 6 -	4,940 7 1
Contingent Survivorship Assurances - - - - -	- - -	- - -	- - -	- - -	- - -	183,090	1,118 18 5	92 14 -	13,920 13 -
Short Period Assurances - -	- - -	- - -	- - -	- - -	- - -	132,880	1,985 9 2	514 6 -	4,068 7 9
Combined Term Assurances - -	- - -	- - -	- - -	- - -	- - -	113,800	2,082 11 5	59 14 -	7,882 11 8
Child's Endowment Assurances -	1,000	- - -	31 3 5	- - -	248 1 4	8,731	67 15 5	- - -	509 16 9
Child's Endowments - - - -	- - -	- - -	- - -	- - -	- - -	42,782	2,029 10 9	3 6 -	14,336 18 6
Pure Endowments - - - - -	- - -	- - -	- - -	- - -	- - -	84,638	1,801 15 -	- - -	15,590 7 10
Special Risks - - - - -	- - -	- - -	- - -	- - -	- - -	116,039	- - -	- - -	8,487 - -
£.	1,424,606	52,271	58,724 1 6	681 16 -	366,781 2 -	1,086,878	23,734 18 9	1,023 12 -	214,048 5 3

Statement of Re-Assurances corresponding to the above.

DESCRIPTION OF ASSURANCES.	WITH PROFITS.					WITHOUT PROFITS.			
	Amount Assured.	Reversionary Bonus.	Yearly Premiums.	Extra Premiums.	Total Premiums Received.	Amount Assured.	Yearly Premiums.	Extra Premiums.	Total Premiums Received.
	£.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£.	£. s. d.	£. s. d.	£. s. d.
Whole Life—									
(a) Limited Premiums - -	- - -	- - -	- - -	- - -	- - -	8,000	252 15 -	17 2 -	668 17 6
(b) Single Payments - -	- - -	- - -	- - -	- - -	- - -	16,000	- - -	- - -	6,040 - -
Endowment Assurances - -	17,500	- - -	857 3 9	- - -	2,120 17 11	21,000	920 17 11	85 10 -	7,404 17 11
Contingent Survivorship Assurances - - - - -	- - -	- - -	- - -	- - -	- - -	46,150	379 7 1	57 4 -	5,882 15 -
Short Term Assurances - -	- - -	- - -	- - -	- - -	- - -	6,500	119 10 -	- - -	637 5 -
Combined Term Assurances - -	- - -	- - -	- - -	- - -	- - -	7,500	146 5 -	- - -	615 - -
Pure Endowments - - - - -	- - -	- - -	- - -	- - -	- - -	1,500	35 11 3	- - -	177 16 3
Special Risks - - - - -	- - -	- - -	- - -	- - -	- - -	16,500	- - -	- - -	897 5 -
£.	17,500	- - -	857 3 9	- - -	2,120 17 11	123,150	1,854 6 3	169 16 -	32,718 16 3

ROYAL EXCHANGE ASSURANCE CORPORATION—*continued.*

VII.

Total amount of Immediate Annuities for Single Lives.

Age last Birthday.	Annuities.	Age last Birthday.	Annuities.	Age last Birthday.	Annuities.
	£. s. d.		£. s. d.		£. s. d.
26	29 - -	54	1,422 10 4	74	1,500 17 3
30	60 - -	55	607 6 5	75	2,003 17 -
32	100 16 7	56	492 14 -	76	430 13 7
33	10 - -	57	145 7 8	77	239 15 7
34	125 - -	58	268 15 6	78	610 18 4
36	173 9 -	59	909 9 3	79	1,025 8 5
37	97 11 -	60	165 5 5	80	461 2 10
38	75 - -	61	1,144 18 5	81	950 7 8
39	75 - -	62	893 16 7	82	200 12 -
40	204 - -	63	737 13 3	83	2,678 11 4
41	13 - -	64	1,157 11 10	84	125 10 -
42	269 18 -	65	1,557 8 3	85	719 14 -
45	168 5 -	66	1,765 12 3	86	293 - 8
46	25 18 10	67	940 3 10	88	60 6 -
48	140 3 4	68	1,685 5 -	89	224 - -
49	1,492 7 6	69	1,185 14 6	90	568 13 -
50	302 7 -	70	1,675 1 3	91	109 - 5
51	242 3 10	71	1,144 13 3	92	9 - 5
52	661 2 1	72	2,260 16 6	94	37 5 -
53	527 15 3	73	922 14 -		
				£.	38,124 8 5

RE-ASSURANCES.

(Immediate Annuities Single Lives.)

Age last Birthday.	Annuities.
	£. s. d.
49	500 - -
54	500 - -
72	500 - -
75	200 - -
83	1,653 10 -
£.	3,353 10 -

Total Amount of Immediate Annuities on Two or more Lives.

I.—LAST SURVIVOR ANNUITIES.

Age.		Amount of Annuities.	Age.		Amount of Annuities.
Older Life.	Younger Life.		Older Life.	Younger Life.	
		£. s. d.			£. s. d.
43	16	250 - -	71	68	14 2 -
57	50	84 - -	72	59	157 3 -
"	52	25 15 8	"	65	30 7 8
58	55	52 18 5	74	66	29 14 8
60	59	100 - -	75	63	160 - -
61	48	100 - -	"	74	200 - -
"	53	74 - -	77	63	20 - -
"	58	176 7 8	"	75	58 5 3
62	41	14 7 8	78	73	96 18 5
65	57	72 - -	"	77	475 - -
66	64	32 15 -	80	56	43 17 -
67	58	36 16 -	92	80	110 - -
"	63	20 - -	92	82	500 - -
"	64	20 5 5	On more than two Lives.		
68	44	34 10 6			
"	65	102 10 8			
69	58	38 4 8			
70	41	14 18 -	82, 78, 75,	- - -	126 12 -
"	57	12 13 6	82, 72, 65,	- - -	33 17 -
"	62	20 15 6	68, 64, 62,	- - -	120 - -
"	65	7 - -		£.	3,470 15 8

ROYAL EXCHANGE ASSURANCE CORPORATION—continued.

VII.—continued.

RE-ASSURANCE OF LAST SURVIVOR ANNUITY (Ages 92 and 82). 250*l.* per annum.

II.—JOINT LIVES.

Age.		Amount of Annuities.
Older Life.	Younger Life.	
		£. s. d.
48	36	655 5 5
60	32	200 - -
69	67	141 - -
73	40	16 16 -
73	42	17 5 9
TOTAL - £.		1,030 7 2

VIII.

Total Amount of all Annuities other than those specified under heading No. VII.

Class of Annuities.	Amount of Annuities.	Annual Premiums.	Total amount of Premiums Received.
	£. s. d.	£. s. d.	£. s. d.
Reversionary Annuities Pending—Annual Premiums	2,191 10 -	781 13 4	5,373 13
Reversionary Annuities Pending—Single Premiums	3,030 10 -	—	19,861 15 10
Deferred Annuities—Annual Premiums	3,530 - -	1,016 19 -	5,262 7 10
„ „ Single Premiums	175 - -	—	727 16 -
Annuities Certain	1,027 17 10	—	12,459 14 -
£.	9,954 7 10	1,798 12 4	43,685 6 8

RE-ASSURANCES.

	£. s. d.		£. s. d.
Reversionary Annuities Pending—Single Premiums	1,100 - -	—	5,400 16 8

IX.

* The average Rate of Interest realised on the Life Assurance Fund calculated by the formula now in ordinary use was for : -

	£. s. d.
1896 - - - - -	3 16 9
1897 - - - - -	4 1 5
1898 - - - - -	3 15 7
1899 - - - - -	4 - 2
1900 - - - - -	3 18 10

ROYAL EXCHANGE ASSURANCE CORPORATION—*continued.*

X.

GUARANTEED MINIMUM SURRENDER VALUES.

Ordinary Whole Term Policies on single lives acquire a Surrender Value as soon as three years' premiums have been paid, the minimum amount of which is guaranteed according to the following scale :—

After 3 years' premiums	-	-	30 per cent. of such payments (excluding extra premiums).
" 8 "	"	"	33
" 15 "	"	"	38
" 25 "	"	"	45

Instances of the application of this rule to Participating Policies are given below for each 100*l.* Assured.

Age at Entry.	5 Years in Force.	10 Years in Force.	15 Years in Force.	20 Years in Force.
	£. s. d.	£. s. d.	£. s. d.	£. s. d.
20	3 3 4	6 18 -	11 8 5	16 12 8
30	3 17 7	8 9 1	14 - 3	20 8 -
40	5 2 6	11 3 3	18 10 -	26 18 8
50	7 5 10	15 17 7	26 6 2	38 6 3
60	11 4 10	24 9 7	40 11 2	50 1 3

To the above allowances would be added the values of any bonuses attaching to the Policies.

The minimum value allowed for the surrender of Endowment and Endowment Assurance Policies on which two or more annual premiums have been paid is 33 per cent. of the amount of premiums received thereon, exclusive of extra premiums. The actual amount allowed is the result of a calculation made for each particular case.

(Note.)

The Corporation does not transact business upon any special Table of Rates. An addition is made to the normal Premium to cover foreign residence and travel, and certain unhealthy occupations, such addition being treated specially as extra premium, for which a reserve has been made in accordance with the answer to Question 2 of the Fifth Schedule.

When an under-average Life has been accepted on the basis of an addition of a certain number of years to the age, the increased or assumed age has been adopted in the Valuation of the Policy, except in regard to assurances issued since 1889, which have been valued at the true age with a special additional reserve of one-half the extra premium.

Henry F. Tiarks, Governor.
 E. J. Daniell,
 Richard F. Cavendish, } Directors.
 H. E. Nightingale, Actuary.

ENGLISH AND SCOTTISH LAW LIFE ASSURANCE ASSOCIATION.

(First and Second Schedules.)

REVENUE ACCOUNT

Of the English and Scottish Law Life Assurance Association, for the Year ending 31st December 1900.

LIFE ASSURANCE FUND.

	£.	s.	d.		£.	s.	d.		£.	s.	d.			
Life Assurance Fund at the beginning of the Year -	1,969,637	13	11					Claims under Policies (after deducting sums Re-assured):						
Shareholders' Capital paid up -	70,000	-	-		2,029,637	13	11	By Death -	175,264	6	2			
Premiums -	229,424	19	5					Endowments matured -	16,548	2	-			
Less paid for Re-assurances -	15,306	3	2		214,118	16	3	Surrenders -			191,812	8	2	
Interest, Dividends, and Rents -					77,500	13	10	Cash Bonuses on Policies -			13,515	18	1	
Registration Fees -					105	4	-	Reduction of Premiums by Commutation of Bonus -			480	16	9	
								Commission -			3,193	5	11	
								Expenses of Management (including Valuation Expenses to date) -			11,644	14	5	
								Dividends to Shareholders (proportion attributable to Life Assurance Fund) -			23,582	15	7	
								Income Tax -			7,296	-	-	
								Profit and Loss on Investments -			2,808	5	10	
								Life Assurance Fund at the end of the Year, as per Second Schedule -	1,993,318	7	3			
								Shareholders' Capital paid up, as per Second Schedule -	70,000	-	-			
											2,063,318	7	3	
£.	2,321,362	8	-								£.	2,321,362	8	-

ANNUITY FUND

	£.	s.	d.		£.	s.	d.
Annuity Fund at the beginning of the Year	335,267	19	8	Annuities (less Re-assurances)	34,639	17	3
Consideration for Annuities granted, including Premiums for Deferred Annuities, less Re-assurances	11,549	2	4	Premiums in respect of Assurances effected to meet Deferred Annuities	2,115	10	-
Interest, Dividends, and Rents	12,926	-	-	Commission	26	3	1
				Expenses of Management	809	6	-
				Stamps	31	2	6
				Dividends to Shareholders (proportion attributable to Annuity Fund)	1,704	-	-
				Income Tax	400	-	-
				Profit and Loss on Investments	618	-	-
				Annuity Fund at the end of the Year, as per Second Schedule	319,330	3	2
£.	359,743	2	-	£.	359,743	2	-

BALANCE SHEET

Of the English and Scottish Law Life Assurance Association, on the 31st December 1900.

LIABILITIES.			£.	s.	d.	ASSETS.			£.	s.	d.
Shareholders' Capital paid up -	-	70,000	-	-	-	Mortgages on Property within the United Kingdom	-	573,812	14	7	
Life Assurance Fund	-	1,998,318	7	3	-	Mortgages on Property out of the United Kingdom	-	2,500	-	2	
Annuity Fund	-	319,330	3	2	-	Loans on the Company's Policies	-	83,306	18	2	
Total Funds	-		2,382,648	10	5	Purchases of Life Interests and Reversions	-	76,036	17	2	
Claims admitted (or intimated, awaiting only proof of death and title) but not paid	-		35,356	11	7	Investments (at or below cost price):					
Dividends due	-		4,546	2	6	Colonial Government Securities	-	294,623	10	4	
Outstanding Annuities	-		734	10	11	Foreign Government Securities	-	9,969	14	5	
Sum deposited with the Association by special agreement	-	£. s. d.				Railway and other Debentures, and Debenture Stock	-	709,779	1	5	
Commissions and sundry Expenses	-	1,954 2 7				Railway and other Stocks and Shares	-	183,471	18	2	
			3,954	2	7	Municipal Securities	-	122,667	19	6	
						New River Company's Shares	-	40,637	10	-	
						Shares of the Association	-	2,223	-	-	
						Deposits with Colonial and other Banks	-	19,681	7	-	
						House Property, Land and Ground Rents	-	110,884	6	9	
						Loans on Personal Security (with Mortgage of Life Policies)	-	93,236	16	7	
						Half-credit Premiums charged on Policies	-	4,085	3	2	
						Agents' Balances (Premiums in course of collection)	-	14,571	5	5	
						Other Sundry Balances, due and since received	-	1,889	2	10	
						Outstanding Premiums (Head Offices)	-	16,250	7	8	
						Outstanding Interest, viz.:					
						Accrued, but not yet payable	-	22,423	-	10	
						Due, and payable	-	3,529	2	3	
						Cash:					
						On Deposit at short notice	-	30,000	-	-	
						In hand and on Current Account	-	11,652	1	7	
								41,652	1	7	
			£.	2,427,239	18	-		£.	2,427,239	18	-

NOTE.—In connection with the re-valuation of the Assets as on 31st December, 1900, the "Investment Reserve Fund" of 60,000*l.*, formerly appearing as a separate Fund, has been written off both sides of the Balance Sheet.

NOTE.—In connection with the re-valuation of the Assets as on 31st December, 1900, the "Investment Reserve Fund" of 50,000*l.*, formerly appearing as a separate Fund, has been written off both sides of the Balance Sheet.

ENGLISH AND SCOTTISH LAW LIFE ASSURANCE ASSOCIATION—*continued.*

(Fifth Schedule.)

Statement respecting the VALUATION OF THE LIABILITIES under Life Policies and Annuity Contracts of the English and Scottish Law Life Assurance Association made by the Actuary.

I.

The date up to which the valuation is made is the 31st of December, 1900.

II.

The principles upon which the valuation is made are in the discretion of the Board of Directors and the Actuary, and the distribution of profits is regulated by the deed of constitution and the resolutions endorsed thereon, which provide—(1) that the declared profits arising from the life assurance fund shall be appropriated by giving one-tenth to the proprietors, to be applied by way of increase to the ordinary dividend during the next succeeding five years, and nine-tenths to be applied as a reversionary bonus to those policies entitled to participate in profits—(2) that the whole of the declared profits of the annuity fund shall be appropriated as a bonus to the proprietors, and applied in the same way as their share of the profits of the life assurance fund.

III.

The tables of mortality used in the valuation are :—

POLICIES OF ASSURANCE.

For ordinary whole life of assurances of more than five years' duration, the "Combined Institute of Actuaries' H^M. and H^M. (6) Tables of Mortality"; for contingent assurances the Carlisle Table; in all other cases the H^M. Table.

The reserve for children's endowments and assurances for fixed terms has been arrived at by accumulating, at compound interest to the date of valuation, the total premiums received by the Association under the existing contracts of this class.

ANNUITIES.

For Annuities—the analysed Government Annuitants' Experience of 1883.

IV.

The rate of interest assumed in all the calculations is three per cent.

V.

The whole of the "loading" beyond the "pure" or net premium is reserved to provide for future expenses and profits, and a further special reserve is made in the case of With-Profit Limited Premium Assurances.

VI.

CONSOLIDATED REVENUE ACCOUNT of the English and Scottish Law Life Assurance Association for the Five Years ending 31st December, 1900.

I.—LIFE ASSURANCE FUND.

Amount of Funds on 1st January 1896, the beginning of the period :—	£.	s.	d.	Claims under Policies (after deducting Sums Re-assured):—	£.	s.	d.
Life Assurance Fund - - - - -	£.	s.	d.	By Death - - - - -	738,555	16	4
Shareholders' Capital paid up - - - - -	70,000	-	-	Endowments Matured - - - - -	51,392	7	8
	1,748,564	15	11	Surrenders - - - - -	55,985	6	7
Premiums (less paid for Re-assurances) - - - - -	1,043,015	14	3	Cash Bonuses on Policies - - - - -	14,830	11	11
Interest, Dividends and Rents - - - - -	363,024	9	3	Reduction of Premiums, by commutation of Bonus - - - - -	7,185	14	9
Registration Fees - - - - -	580	10	6	Commission - - - - -	61,998	6	5
				Expenses of Management - - - - -	112,592	19	10
				Dividends to Shareholders (proportion attributable to Life Assurance Fund) - - - - -	36,480	-	-
				Income Tax - - - - -	11,561	11	3
				Reserve for Deferred Annuities transferred to Annuity Fund - - - - -	642	-	-
				Profit and Loss on Investments - - - - -	5,595	4	-
				Agents' Balances written off - - - - -	52	3	11
				Amount of Funds on 31st December 1900, the end of the period, as per First Schedule :—			
				Life Assurance Fund - - - - -	£.	s.	d.
				Shareholders' Capital paid up - - - - -	1,908,318	7	3
					70,000	-	-
					2,068,318	7	3
£.	3,155,185	9	11	£.	3,155,185	9	11

II.—ANNUITY FUND.

	£.	s.	d.		£.	s.	d.
Amount of Annuity Fund on 1st January 1896, the beginning of the period	307,399	4	-	Annuities (less Re-assurances) - - - - -	179,966	15	5
Consideration for Annuities granted, including Premiums for Deferred Annuities (less paid for Re-assurances)	160,436	6	5	Commission - - - - -	1,488	16	3
Interest, Dividends and Rents - - - - -	65,471	18	10	Expenses of Management - - - - -	6,894	9	2
Reserve for Deferred Annuities transferred from Life Assurance Fund - - - - -	642	-	-	Stamps - - - - -	827	16	7
Shares forfeited to the Association - - - - -	375	-	-	Dividends to Shareholders (proportion attributable to the Annuity Fund) - - - - -	8,520	-	-
Dividends thereon forfeited to the Association - - - - -	58	5	-	Premiums in respect of Assurances effected to meet Deferred Annuities - - - - -	14,292	15	4
				Surrenders - - - - -	262	13	-
				Income Tax - - - - -	1,607	8	5
				Profit and Loss on Investments - - - - -	1,102	1	5
				Amount of Annuity Fund on 31st December 1900, the end of the period, as per First Schedule - - - - -	819,380	3	2
£.	584,382	14	3	£.	584,382	14	3

ENGLISH AND SCOTTISH LAW LIFE ASSURANCE ASSOCIATION—continued.

VII.

SUMMARY AND VALUATION of the Policies of the English and Scottish Law Life Assurance Association, as on 31st December 1900.

DESCRIPTION OF RISK.	Number of Policies.	VALUATION.									
		Value by H ^m . and H ^m . (6) Tables (except as stated above).									
		Sun Assured.	Bonus Additions.	Office Yearly Premiums, <i>less</i> Bonus Reductions.	Net Yearly Premiums, <i>less</i> Bonus Reductions.	Net Liability.					
ASSURANCES.											
I.—WITH PARTICIPATION IN PROFITS.											
On Single Lives for Whole Term of Life—											
(a) By Premiums throughout Life	4,646	£.	£.	£.	£.	£.	£.	£.	£.	£.	
(b) By Limited Payments	537	2,457,899	387,426	77,085	1,799	174	60,841	1,445,903	259,725	992,260	
(c) By Increasing Premiums	9	361,433	39,064	12,405	197	29	10,372	208,617	25,027	97,208	
Endowment Assurances	3,406	2,115	—	67	—	—	61	988	—	740	
Joint Lives	55	1,034,772	48,908	44,632	690	11	36,142	654,022	34,459	495,384	
Last Survivor	1	21,571	1,762	1,041	33	—	801	13,911	1,265	11,890	
Extra Premiums payable	—	300	40	4	—	—	3	90	12	85	
Reserve for Contingent Tontine Bonuses	—	—	—	2,719	—	—	—	—	—	—	
Additional Reserve of Loading	—	—	—	—	—	—	—	—	—	—	
Total	8,654	3,878,080	477,200	137,953	2,719	214	108,220	2,323,511	320,488	1,597,557	
II.—WITH PARTICIPATION IN PROFITS UNDER THE DISCOUNTED BONUS PLAN.*											
On Single Lives for Whole Term of Life—											
(a) By Premiums throughout Life	498	333,130	155	10,619	167	2,052	8,381	156,001	78	176,577	
(b) By Limited Payments	6	2,750	—	108	6	19	88	1,225	—	1,424	
Endowment Assurances	390	137,850	57	5,747	86	946	4,627	75,080	33	78,740	
Extra Premiums payable	—	—	—	259	—	—	—	—	—	—	
Total	894	473,730	212	16,733	259	3,017	13,096	232,306	111	256,741	
TOTAL Assurances with Profits	9,548	4,351,820	477,412	154,686	2,978	3,231	121,316	2,555,817	320,599	1,854,298	

III.—WITHOUT PARTICIPATION IN PROFITS.

[illegible]

TOTAL ASSURANCES WITHOUT PROFITS

Total Assurances -	12,723	6,972,410	477,412	220,158	5,193	3,231	170,920	3,704,833	320,599	2,490,567	2,033,983	1,994,450
Deduct, — Re-Assurances	—	585,963	41,314	14,003	770	147	11,480	271,924	33,625	172,194	149,441	156,493
Net Amount of Assurances	12,723	6,386,447	436,098	206,155	4,423	3,084	159,440	3,432,909	286,974	2,318,373	1,884,522	1,837,957

Reserve for Immediate Payment of Claims	-	-	-
Reserve for Extra Premiums paid in advance	-	-	-

[illegible]

IV.—ANNUITIES.

Immediate	564	35,040	—	—	—	308,324	—	308,324
Deferred and Reversionary	15	2,704	464	—	—	5,593	—	5,593
TOTAL Annuities	579	37,744	464	—	—	313,917	—	313,917
<i>Deduct,—Re-Assurances</i>	—	3,549	328	—	—	16,785	—	16,785
Net Amount of Annuities	579	34,195	136	—	—	297,132	—	297,132

* The Premiums in this class are specially reduced by the anticipation of a 25% compound Bonus. In the event of the Bonus actually declared at any distribution differing from this figure, the Sums Assured are correspondingly increased or decreased. The Bonus Reductions of Premium remain fixed whatever the Bonus may be. Policies are no longer issued under this Table.

ENGLISH AND SCOTTISH LAW LIFE ASSURANCE ASSOCIATION—*continued.*VII.—*continued.*VALUATION BALANCE SHEET of the English and Scottish Law Life Assurance Association,
as on 31st December 1900.

Net Liability under Assurance and Annuity Transactions, viz. :—	£.	£.	Life Assurance and Annuity Funds, viz. :—	£.
Under Life Assurances -	1,856,193	2,153,325	Life Assurance Fund - - -	1,993,318
Under Annuities - - -	297,132		Annuity Fund - - -	319,330
Surplus :—				2,312,648
On Life Assurance Fund £.				
—Gross Surplus - 156,258				
Less Interim Bonus paid during Quinquennium 19,133	137,125			
On Annuity Fund—Gross Surplus -	22,198	159,323		
		£. 2,312,648		£. 2,312,648

VIII.

All policies issued on the participating scale under full premiums, are entitled to share in the profits after they have been in force for not less than one year.

IX.

The results of the valuation are as follow :—

- (1) The total amount of profit made by the Company during the five years (including an undivided balance of 8,972*l.*, brought forward from the previous valuation,) is 178,456*l.*, of which the sum of 19,133*l.* has been expended during the period in payment of interim bonus.
- (2) The amount of profit divided on this occasion among the policy-holders is 115,478*l.*, among 9,548 policies, for the original sum assured of 4,351,820*l.*
- (3) Specimens of new reversionary bonuses allotted at the division for the five years ending 31st December, 1900, to With-Profit Policies for 100*l.*, granted at the ages of 20, 30, 40, and 50, are subjoined.

Age at Entry.	POLICIES OF 100 <i>l.</i> IN FORCE FOR							
	5 Years.	10 Years.	15 Years.	20 Years.	25 Years.	30 Years.	35 Years.	40 Years.
	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.
20	4 - -	5 7 -	5 17 -	6 5 -	6 12 -	7 - -	7 7 -	7 15 -
30	4 - -	5 7 -	5 17 -	6 5 -	6 12 -	7 - -	7 7 -	7 15 -
40	4 - -	5 7 -	5 17 -	6 5 -	6 12 -	7 - -	7 7 -	7 15 -
50	4 - -	5 7 -	5 17 -	6 5 -	6 12 -	7 - -	7 7 -	7 15 -

The above are bonuses allotted to policies on which all previous bonuses have been allowed to remain as reversionary additions.

The reversionary bonuses may be surrendered for cash or applied in reduction of premiums, and the following are extracts from the tables of values allowed by the Company for bonuses on whole life policies.

Value of 10*l.* Reversionary Bonus.

Age last Birthday.	Cash Value.	Reduction in Annual Premiums.	
		For Five Years.	For Life.
	£. s. d.	£. s. d.	£. s. d.
25	2 15 10	- 12 1	- 2 9
30	3 1 10	- 13 5	- 3 2
35	3 8 6	- 14 11	- 3 9
40	3 15 11	- 16 7	- 4 5
45	4 4 5	- 18 6	- 5 4
50	4 13 8	1 - 8	- 6 7
55	5 3 7	1 3 2	- 8 3
60	5 14 -	1 6 -	- 10 6
65	6 4 5	1 9 1	- 13 7
70	6 14 6	1 12 10	- 18 -
75	7 3 10	1 17 9	1 4 2
80	7 11 6	2 2 6	1 12 4

ENGLISH AND SCOTTISH LAW LIFE ASSURANCE ASSOCIATION—*continued.**(Sixth Schedule.)*

Statement of the LIFE ASSURANCE AND ANNUITY BUSINESS of the English and Scottish Law Life Assurance Association, on the 31st December 1900.

I.

Annual Premiums payable throughout Life to Assure 100*l.* on a Single Life.

Age next Birthday.	With Profit Rates.	Non-Profit Rates.	Age next Birthday.	With Profit Rates.	Non-Profit Rates.
	£. s. d.	£. s. d.		£. s. d.	£. s. d.
16	1 18 -	1 11 2	41	3 7 2	2 18 4
17	1 18 7	1 11 8	42	3 9 3	3 - 4
18	1 19 2	1 12 3	43	3 11 6	3 2 6
19	1 19 10	1 12 10	44	3 13 10	3 4 9
20	2 - 6	1 13 5	45	3 16 4	3 7 2
21	2 1 3	1 14 1	46	3 18 11	3 9 8
22	2 2 -	1 14 9	47	4 1 8	3 12 4
23	2 2 10	1 15 6	48	4 4 7	3 15 2
24	2 3 8	1 16 3	49	4 7 8	3 18 2
25	2 4 6	1 17 -	50	4 10 11	4 1 4
26	2 5 4	1 17 10	51	4 14 4	4 4 8
27	2 6 3	1 18 8	52	4 17 11	4 8 2
28	2 7 3	1 19 7	53	5 1 9	4 11 11
29	2 8 4	2 - 7	54	5 5 9	4 15 11
30	2 9 6	2 1 8	55	5 10 -	5 - -
31	2 10 9	2 2 10	56	5 14 6	5 4 6
32	2 12 1	4 1	57	5 19 3	5 9 3
33	2 13 5	2 5 4	58	6 4 4	5 14 3
34	2 14 10	2 6 8	59	6 9 9	5 19 7
35	2 16 4	2 8 1	60	6 15 5	6 5 2
36	2 18 -	2 9 7	61	7 1 5	6 11 1
37	2 19 8	2 11 2	62	7 7 10	6 17 5
38	3 1 5	2 12 10	63	7 14 7	7 4 2
39	3 3 3	2 14 7	64	8 1 9	7 11 4
40	3 5 2	2 16 5	65	8 9 5	7 18 11

Note.—In the case of Assurances effected in South Africa, all Premiums are increased by 2½ per cent., to meet Government imposts. In the case of Assurances effected in Spain, an addition of 5 per cent. is made to all Premiums.

ENGLISH AND SCOTTISH LAW LIFE ASSURANCE ASSOCIATION—continued.

II. AND III.

AGES.	WITH PROFITS.				WITHOUT PROFITS.		
	Amount Assured.	Reversionary Bonus.	Ordinary Annual Premiums.	Extra Annual Premiums.	Amount Assured.	Ordinary Annual Premiums.	Extra Annual Premiums.
	£.	£.	£.	£.	£.	£.	£.
14	1,000	—	14.50	—	—	—	—
16	—	—	—	—	700	10.91	—
17	400	—	7.72	—	650	10.41	—
18	1,250	—	24.48	—	—	—	—
19	850	—	14.43	2.50	200	3.40	.08
20	1,250	9.00	23.45	—	50	.83	—
21	3,300	72.75	58.55	—	200	3.32	—
22	2,350	6.58	45.99	—	1,850	28.48	—
23	8,400	50.50	131.14	.38	1,850	32.93	—
24	9,400	38.00	188.86	22.92	12,200	217.18	—
25	13,300	163.00	242.55	1.22	2,200	40.06	—
26	10,900	121.00	218.52	4.45	5,950	106.02	3.29
27	14,450	153.00	276.79	20.28	9,650	177.99	27.10
28	10,121	114.75	212.69	12.80	7,150	134.08	3.53
29	41,154	488.50	836.35	55.68	9,100	178.56	10.52
30	28,761	232.00	613.06	9.84	14,850	280.19	.96
31	26,900	554.32	583.20	28.24	10,900	206.75	19.71
32	43,800	660.01	945.17	9.35	53,650	1,003.06	346.47
33	42,250	367.00	991.41	55.92	23,850	516.67	27.46
34	53,927	1,541.79	1,191.09	56.63	110,350	2,175.15	66.25
35	49,577	1,974.25	1,153.14	36.52	22,125	472.45	23.61
36	73,266	1,726.88	1,730.53	88.40	41,905	906.69	16.88
37	59,403	3,180.75	1,421.85	23.72	16,570	386.83	12.70
38	86,513	3,628.90	2,129.76	57.30	34,438	778.05	113.52
39	88,971	6,923.05	2,176.85	120.15	33,900	846.37	7.81
40	73,084	2,730.48	1,890.18	54.49	27,200	628.48	86.96
41	84,527	3,055.86	2,171.26	40.84	25,200	612.62	8.98
42	76,990	5,403.66	1,922.07	47.08	32,500	803.55	44.78
43	84,866	4,014.12	2,451.23	71.32	17,136	402.39	31.18
44	79,540	6,034.85	2,181.96	33.87	48,600	1,168.47	110.78
45	58,111	5,856.42	1,601.94	23.54	13,250	351.91	26.03
46	79,635	8,918.79	2,202.81	62.01	26,250	698.18	18.99
47	67,754	6,073.00	2,031.55	64.74	21,750	614.29	39.06
48	92,737	8,493.84	2,852.18	42.18	40,450	1,183.97	23.84
49	74,133	8,272.42	2,242.37	66.22	24,900	763.55	9.75
50	71,301	8,178.12	2,214.27	65.36	88,400	2,954.85	66.19
51	86,953	10,168.14	2,785.29	53.82	18,299	595.72	60.33
52	58,421	8,742.37	1,833.09	26.34	23,325	646.40	10.32
53	79,597	12,390.93	2,573.35	58.07	67,960	2,345.72	57.96
54	44,905	7,240.20	1,416.98	36.66	22,350	526.97	22.34
55	70,663	9,540.92	2,442.15	18.84	37,615	1,177.62	45.63
56	68,047	13,652.04	2,191.25	64.01	16,527	454.35	11.28
57	67,320	9,997.39	2,468.36	57.26	36,190	1,228.03	23.45
58	64,727	17,260.92	2,048.05	25.08	28,450	778.12	28.34
59	61,090	11,908.50	2,165.38	30.37	27,350	780.18	45.11
60	59,025	9,950.69	2,351.65	59.49	23,750	808.61	17.59
61	66,061	14,448.12	2,497.74	20.58	21,900	577.37	38.91
62	71,920	15,992.25	3,006.78	21.23	26,600	928.33	23.07
63	30,350	7,304.38	994.03	1.98	35,893	1,112.44	27.12
64	35,900	4,965.74	1,602.03	108.74	21,000	812.55	30.45
65	35,650	8,910.55	1,397.11	3.72	26,350	921.82	2.72
66	28,088	7,515.88	1,046.44	10.47	16,750	512.91	7.56
67	57,450	15,778.50	2,361.10	25.81	34,200	854.54	60.59
68	26,950	8,155.62	977.25	22.31	26,660	930.06	86.91
69	57,450	27,549.75	1,800.49	16.21	24,835	683.05	17.77
70	31,152	9,744.80	1,108.81	12.10	24,816	1,012.51	16.05
71	36,173	13,826.72	1,281.90	15.36	23,710	937.41	32.07
72	25,300	7,401.87	1,285.46	62.19	26,270	1,280.02	8.50
73	15,500	5,130.62	712.31	4.42	9,172	403.89	3.00
74	13,900	4,230.25	712.57	.75	8,275	294.58	9.23
75	12,850	4,969.75	424.20	.92	14,200	578.52	6.78
76	11,749	4,031.25	455.10	13.94	14,000	870.32	13.45
77	15,625	5,112.57	778.09	2.35	8,150	363.23	8.22
78	5,850	2,205.00	308.21	1.51	1,450	85.72	5.00
79	7,268	3,256.50	362.63	10.90	5,575	286.19	5.15
80	3,100	1,503.00	108.85	—	5,200	238.98	—
81	11,000	7,139.50	313.95	.10	4,700	181.94	.50
82	4,550	1,953.50	142.35	2.35	8,550	471.59	.75
83	5,275	3,452.10	165.48	—	—	—	—
84	3,149	994.00	199.52	—	3,100	165.75	—
85	100	34.00	7.50	—	460	30.91	—
86	1,150	611.50	41.53	—	500	41.38	—
88	500	367.50	14.62	—	3,000	112.63	—
89	800	339.50	44.20	—	5,764	577.32	—
90	500	374.50	13.90	—	—	—	—
91	300	105.00	10.61	—	850	158.53	—
93	500	227.00	33.96	—	100	6.00	—
	2,791,029	387,580.91	85,478.07	1,965.83	1,483,790	43,470.85	1,872.58

The above Annual Premiums are net of Bonus Reductions.

ENGLISH AND SCOTTISH LAW LIFE ASSURANCE ASSOCIATION—*continued.*II. and III.—*continued.*

RE-ASSURANCES.

Ages.	WITH PROFITS.				WITHOUT PROFITS.		
	Amounts Assured.	Reversionary Bonus.	Ordinary Annual Premiums.	Extra Annual Premiums.	Amounts Assured.	Ordinary Annual Premiums.	Extra Annual Premiums.
	£.	£.	£.	£.	£.	£.	£.
24	—	—	—	—	4,450	78·84	—
32	—	—	—	—	35,500	633·10	301·75
33	5,150	—	137·08	21·82	750	17·50	6·78
34	—	—	—	—	87,400	1,684·03	59·99
36	1,000	—	27·42	—	—	—	—
39	20,000	2,939·85	468·22	23·31	7,000	181·50	—
40	—	—	—	—	1,500	32·00	13·00
41	18,000	—	456·75	—	2,000	48·17	—
43	15,000	195·00	459·03	—	—	—	—
44	2,090	110·00	39·67	5·00	11,000	298·16	35·83
46	—	—	—	—	1,400	25·32	—
47	5,900	811·90	148·85	22·28	250	5·64	4·36
48	1,000	310·00	20·67	—	1,500	44·25	—
50	3,500	105·00	128·04	8·75	37,000	1,415·48	—
52	—	—	—	—	1,000	31·42	—
53	—	—	—	—	23,000	891·26	—
54	—	—	—	—	3,400	63·04	—
55	1,500	—	76·31	—	3,200	69·45	21·86
56	4,100	970·00	118·27	17·77	—	—	—
57	3,500	1,726·14	82·14	—	2,750	136·92	1·77
58	8,500	3,326·64	196·39	—	4,000	85·13	—
59	1,000	22·50	53·00	—	3,950	104·04	37·21
61	3,000	741·83	97·66	—	—	—	—
62	1,000	491·50	31·79	—	100	2·10	·48
63	—	—	—	—	300	6·12	3·63
64	4,000	—	324·67	53·00	—	—	—
65	5,000	1,856·43	142·59	—	—	—	—
66	—	—	—	—	400	9·32	3·28
67	22,400	6,505·78	920·36	—	15,500	366·47	37·60
68	1,000	228·03	40·00	—	9,300	343·28	47·13
69	22,000	11,805·48	443·45	—	2,300	62·96	9·21
70	3,000	1,448·37	91·08	3·72	—	—	—
72	2,600	195·07	190·68	—	4,000	226·96	—
73	5,000	3,067·41	92·81	—	—	—	—
75	500	—	7·15	—	—	—	—
77	—	—	—	—	600	22·92	7·08
81	2,000	1,444·93	54·33	—	2,000	68·75	—
83	2,000	664·06	46·69	—	—	—	—
89	—	—	—	—	2,800	395·40	—
£.	163,650	38,965·92	4,894·90	155·65	268,350	7,349·53	590·96

ENGLISH AND SCOTTISH LAW LIFE ASSURANCE ASSOCIATION—*continued.*

IV., V., and VI.

Endowment Assurances. With Participation in Profits.

Year of Maturing.	Amount Assured.	Reversionary Bonuses.	Ordinary Annual Premiums.	Extra Annual Premiums.
	£.	£.	£.	£.
1900*	1,450	332.25	14.38	—
1901	3,700	858.00	—	—
1902	3,480	777.80	141.44	5.45
1903	13,900	1,679.62	785.03	.75
1904	9,055	1,325.33	507.49	15.39
1905	9,726	1,543.55	492.83	5.03
1906	17,561	2,166.17	1,040.82	5.13
1907	20,456	1,984.89	1,281.92	20.70
1908	26,416	2,187.55	1,646.46	14.91
1909	16,263	1,409.89	981.38	24.03
1910	34,416	2,054.12	2,114.89	10.47
1911	33,104	3,024.80	1,688.26	17.35
1912	36,258	1,638.77	1,970.49	35.30
1913	38,746	2,578.46	1,935.00	40.03
1914	65,303	2,719.56	3,483.80	38.61
1915	53,429	2,416.04	2,501.46	20.93
1916	43,597	1,896.63	2,007.50	42.99
1917	61,486	2,167.60	2,799.55	40.41
1918	65,371	2,690.63	2,883.24	59.04
1919	73,300	1,789.86	3,460.98	35.85
1920	51,131	1,634.40	2,103.33	39.04
1921	56,292	1,669.45	2,231.35	31.85
1922	47,719	1,978.22	1,717.09	29.88
1923	38,136	925.33	1,358.36	23.83
1924	36,932	1,055.53	1,236.71	25.26
1925	46,605	906.83	1,645.33	25.80
1926	47,704	1,260.27	1,566.71	26.26
1927	33,332	667.41	1,089.70	25.83
1928	40,027	437.00	1,309.56	27.38
1929	27,366	332.83	862.90	12.08
1930	22,261	161.80	690.11	28.29
1931	22,050	176.75	667.66	9.53
1932	17,300	164.75	511.81	8.09
1933	20,700	249.26	575.60	10.29
1934	10,600	27.25	296.36	2.81
1935	7,200	4.00	202.06	1.90
1936	4,500	—	124.87	7.25
1937	3,050	4.50	81.03	1.25
1938	4,050	18.00	106.25	—
1939	3,400	—	86.54	4.00
1940	2,000	15.00	48.15	—
1941	800	—	20.29	3.15
1942	1,650	15.00	38.37	—
1943	500	—	12.10	—
1944	300	—	7.07	—
1945	500	—	11.29	—
1947	400	—	8.81	—
1949	100	—	2.17	—
£.	1,172,622	48,965.10	50,378.59	776.14

* These are treated in the Valuation as a liability for the full Sum Assured and Reversionary Bonus additions.

ENGLISH AND SCOTTISH LAW LIFE ASSURANCE ASSOCIATION—*continued.*IV., V., and VI.—*continued.*

Endowment Assurances. Without Participation in Profits.

Year of Maturing.	Amount Assured.	Ordinary Annual Premiums.	Extra Annual Premiums.	Year of Maturing.	Amount Assured.	Ordinary Annual Premiums.	Extra Annual Premiums.
	£.	£.	£.		£.	£.	£.
1900	700	—	—	1918	13,473	619·03	·50
1901	1,000	—	—	1919	3,000	97·58	5 00
1902	1,950	93·05	—	1920	1,347	36·90	3·34
1903	1,883	95·26	2·50	1921	3,866	121·51	·50
1904	4,275	289·52	—	1922	1,900	67·39	—
1905	3,405	123·23	3·65	1923	1,600	60·39	2·66
1906	999	49·04	—	1924	1,120	36·32	—
1907	7,357	427·56	·75	1925	1,755	56·32	3·13
1908	5,146	293·84	6·25	1926	1,750	51·87	—
1909	12,638	1,069·39	—	1927	1,552	43·62	3·21
1910	7,225	302·36	29·47	1928	4,450	130·83	3·83
1911	5,506	270·99	8·75	1930	1,100	30·50	—
1912	10,900	375·48	2·19	1931	40	—	—
1913	1,004	22·26	—	1932	800	20·90	—
1914	6,737	260·62	·25	1936	100	2·16	—
1915	9,538	515·92	·84	1937	2,150	48·16	10·00
1916	2,920	84·48	1·00	1938	500	10·88	—
1917	2,480	68·82	—	1943	1,200	25·07	—
				£.	127,366	5,801·25	87·82

RE-ASSURANCES.

Endowment Assurances. With Participation in Profits.

Year of Maturing.	Amount Assured.	Reversionary Bonus.	Ordinary Annual Premiums.	Extra Annual Premiums.
	£.	£.	£.	£.
1908	1,000	45·00	68·33	—
1918	500	137·50	11·33	—
1919	4,500	—	237·46	—
1921	1,000	—	43·09	—
£.	7,000	182·50	360·21	—

Endowment Assurances. Without Participation in Profits.

Year of Maturing.	Amount Assured.	Ordinary Annual Premiums.	Extra Annual Premiums.
	£.	£.	£.
1905	105	—	—
1910	1,000	60·96	9·04
£.	1,105	60·96	9·04

ENGLISH AND SCOTTISH LAW LIFE ASSURANCE ASSOCIATION—*continued.*IV., V. and VI—*continued.*

OTHER SPECIAL CLASSES.

WITH PROFITS.

	Sums Assured.	Reversionary Bonuses.	Office Yearly Premiums.	Extra Annual Premiums.	Total Amount of Premiums Received.
	£.	£.	£.	£.	£.
Whole Life, Limited Payments - - -	364,183	39,064	12,513	203	171,711
Whole Life, Increasing Premiums - - -	2,115	—	67	—	439
Joint Lives - - - - -	21,571	1,762	1,041	33	11,155
Last Survivors - - - - -	300	40	4	—	47
£.	388,169	40,866	13,625	236	183,352

WITHOUT PROFITS.

	Sums Assured.	Office Yearly Premiums.	Extra Annual Premiums.	Total Amount of Premiums Received.
	£.	£.	£.	£.
Whole Life, Limited Payments - - -	89,955	1,131	13	62,619
Whole Life, Increasing Premiums - - -	45,155	794	6	2,467
Double Benefit Endowment Assurances - - -	42,000	1,167	5	13,573
Joint Lives - - - - -	10,650	579	28	5,707
Last Survivors - - - - -	9,300	120	—	2,821
Contingent Survivorship Assurances - - -	174,998	1,141	95	20,993
Short Term Assurances - - - - -	107,540	1,038	75	7,061
Enlargeable Term Assurances - - - - -	39,170	678	32	2,202
Children's Endowments and Assurances for Fixed Terms - - - - -	365,237	1,204	—	61,244
Assurances against Issue - - - - -	114,729	—	—	4,129
Double Endowments - - - - -	4,600	96	—	176
Pure Endowments - - - - -	6,100	37	—	1,874
£.	1,009,434	13,985	254	184,866

RE-ASSURANCES.

WITH PROFITS.

	Sum Assured.	Bonus.	Office Yearly Premiums.	Extra Annual Premiums.	Total Premiums Paid.
	£.	£.	£.	£.	£.
Whole Life, Limited Payments - - -	9,000	2,166	210	1	6,504

WITHOUT PROFITS.

	Sum Assured.	Office Yearly Premiums.	Extra Annual Premiums.	Total Premiums Paid.
	£.	£.	£.	£.
Whole Life, Limited Payments - - -	11,858	78	2	11,176
Short Term Life Assurances - - - - -	31,500	—	—	729
Contingent Survivorship Assurances - - -	48,000	30	—	4,260
Joint Life Assurance - - - - -	2,000	103	11	927
Issue Risk - - - - -	43,500	—	—	1,199
£.	136,858	211	13	18,291

ENGLISH AND SCOTTISH LAW LIFE ASSURANCE ASSOCIATION—continued.

VII. and VIII.
IMMEDIATE ANNUITIES.
ON SINGLE LIVES.

Ages.	Amounts.	Ages.	Amounts.	Ages.	Amounts.
	£.		£.		£.
25	21·92	56	664·55	74	440·43
27	40·00	57	548·80	75	1,277·85
35	65·54	58	247·94	76	709·41
38	45·51	59	824·86	77	860·95
39	23·54	60	519·70	78	1,879·47
40	500·00	61	719·11	79	635·62
41	205·49	62	892·92	80	582·65
42	204·50	63	706·60	81	218·00
43	50·00	64	1,089·05	82	327·96
44	5·08	65	722·37	83	240·00
46	25·72	66	947·95	84	1,051·86
48	121·00	67	1,880·64	85	422·36
49	716·14	68	440·97	86	1,733·15
50	163·85	69	751·69	87	45·94
52	188·45	70	2,344·74	88	75·00
53	379·92	71	2,647·38	89	125·00
54	260·05	72	987·68		
55	618·54	73	251·83	£.	31,449·68

RE-ASSURED.

Ages.	Amounts.
	£.
71	1,300·00
84	105·00
£.	1,405·00

ON LAST SURVIVOR.

Ages.	Amounts.	Ages.	Amounts.	Ages.	Amounts.
	£.		£.		£.
32·60	50·00	56·68	30·67	69·78	81·00
35·41	23·25	57·63	54·00	71·79	8·62
45·49	85·00	58·65	35·60	72·75	124·75
46·66	50·00	58·70	129·50	73·75	60·21
48·50	10·00	58·71	250·00	74·74	88·08
50·52	50·50	59·64	43·81	76·77	100·00
51·52	70·00	60·63	70·00	78·83	45·07
52·56	79·30	60·65	63·17	20·57·86	20·00
54·55	15·85	61·72	39·42	32·44·66	23·38
54·57	20·00	62·85	47·63	58·68·74	39·90
55·58	9·00	63·73	100·00	61·64·68·71	49·10
55·64	20·00	64·71	19·65		
55·71	60·00	67·70	33·88		
56·65	26·51	69·77	15·00	£.	2,141·85

ON JOINT LIVES.

Ages.	Amounts.	Ages.	Amounts.
	£.		£.
29·66	11·66	48·64	57·15
33·61	250·00	53·77	37·12
40·75	72·70	61·88	53·21
41·83	36·70	35·72·72*	130·00
		£.	648·54

* On the Joint Lives of 35 and the survivors of 72 and 72.

FOR TERMS CERTAIN.

Number of Years.	Amounts.	Number of Years.	Amounts.
	£.		£.
1	43·12	6½	207·00
3½	361·40	8½	100·00
6	48·63	13	40·00
		£.	800·15

ENGLISH AND SCOTTISH LAW LIFE ASSURANCE ASSOCIATION—*continued.*VII. and VIII.—*continued.*

REVERSIONARY AND DEFERRED ANNUITIES.

	Amount.	Ordinary Annual Premium.	Total Amount of Premiums Received.
	£.	£.	£.
Gross - - - - -	2,704	464	8,685
Less Re-assured - - -	2,144	328	6,439
Net - - - - -	560	136	2,246

IX.

The Average Rate of Interest at which the Life Assurance Fund has been invested during the period which has elapsed since the last investigation, has been, for the year 1896, 3*l.* 19*s.* 5*d.* per cent. ; 1897, 3*l.* 15*s.* 4*d.* per cent. ; 1898, 3*l.* 15*s.* per cent. ; 1899, 3*l.* 13*s.* 9*d.* per cent. ; and 1900, 3*l.* 16*s.* 10*d.* per cent.

X.

Minimum Surrender Values are guaranteed by the Association in accordance with the following regulation :—

In the case of ordinary Whole-Life Policies, Whole Life (limited payments) Endowment, and Double Benefit Assurances in respect of which two full Annual Premiums have been paid, a minimum Surrender Value is allowed amounting to one-third of all Premiums paid (exclusive of extra Premiums and of that paid for the first year), but in practice these minimum values are frequently exceeded, especially in the case of Endowment Assurances. As regards With-Profit Policies the minimum Values are augmented by the Cash Value of the Reversionary Bonus attaching to them.

In the case of Children's Endowments and Assurances for fixed terms, a Surrender Value equivalent to the whole Premiums paid (less 2*l.* per cent. on the sum assured ; such deduction, however, not to exceed the first year's premium), with compound interest (yearly rests) at 2 per cent. per annum, is allowed.

Instances of the Surrender Values allowed in respect of Participating Policies for the Whole of Life are given below :—

Age at Entry.	DURATION OF POLICY.			
	5 Years.	10 Years.	15 Years.	20 Years.
	£. s. d.	£. s. d.	£. s. d.	£. s. d.
20	2 14 -	5 13 -	9 4 4	12 19 -
30	3 6 -	7 6 -	11 12 2	17 19 -
40	4 6 10	10 4 6	15 19 6	24 8 8
50	6 1 2	14 3 7	21 7 3	31 11 3

The above apply to a 100*l.* Assurance, exclusive of Bonus, the value of which is added.

(Note).

In the Valuation all extra Premiums charged for Foreign Residence, Hazardous Occupations, and in the case of Unhealthy (or rated-up) Lives, have been thrown off, a reserve being made of half-a-year's extra Premium Income. See note on page 111 as to Assurances effected in South Africa and Spain.

William H. Humphery, Chairman.
W. J. Colville, } Directors.
Spencer P. Butler, }
Albert G. Scott, General Manager.
J. D. Watson, Actuary and Secretary.
G. F. Hardy, Consulting Actuary.

METROPOLITAN LIFE ASSURANCE SOCIETY.

(First and Second Schedules.)

REVENUE ACCOUNT

Of the Metropolitan Life Assurance Society, for the Year ending 31st December 1900.

	£.	s.	d.		£.	s.	d.
Amount of Funds at the beginning of the Year :				Claims by Death - - - - -	129,361	-	-
Assurance Fund - £. s. d.	2,024,948	13	6	Surrenders - - - - -	10,563	4	6
Investments Reserve Fund - - - - -	19,000	-	-	Expenses of management £. s. d.	13,012	8	5
	2,043,948	13	6	Pensions - - - - -	1,300	-	-
Premiums - - - - -	160,302	9	3	Allowance in Reduction of Premiums -	14,312	8	5
Interest and Dividends - - - - -	81,395	14	6	Property and Income Tax - - - - -	68,678	10	1
	£. 2,285,646	17	3	Loss on realisation of securities - - -	4,809	3	8
				Amount of Funds at the end of Year :—	8	18	3
				Assurance Fund - 2,028,923	12	4	
				Investments Reserve Fund - - - - -	29,000	-	-
					2,057,923	12	4
					£. 2,285,646	17	3

General Note.—This Society, being a Mutual Association, has no proprietary to share in the surplus funds. It has never granted annuities, has no re-assurances with other offices, has never paid commission for the introduction of business, and has never employed agents.

BALANCE SHEET

Of the Metropolitan Life Assurance Society, on the 31st December 1900.

LIABILITIES.	£.	s.	d.	ASSETS.	£.	s.	d.
Assurance Fund - - - - -	2,028,923	12	4	Mortgages on Property within the United Kingdom - - - - -	206,709	7	6
Investments Reserve Fund 29,000 - -	29,000	-	-	Mortgages on Life Interests and Reversions - - - - -	36,295	-	-
Total Funds as per Revenue Account -	2,057,923	12	4	Mortgages on Poor Rates - - - - -	258,933	9	6
Claims admitted but not paid (proof of title not yet furnished) - - - - -	6,000	-	-	Mortgages on General District Rates - -	87,916	5	2
Premiums paid in advance - - - - -	529	16	8	Mortgages on rent charges - - - - -	279,754	19	11
House Property Receipts unappropriated -	1,626	6	11	Loans on the Society's Policies (within their Surrender Value) - - - - -	220,063	14	6
Rents and expenses outstanding - - -	154	17	4	Investments:—			
				British Government Securities - - -	23,258	4	6
				British Railway and other Preference and Ordinary Stock - - - - -	143,619	5	6
				British Railway and other Bonds and Debenture Stock - - - - -	57,555	12	3
				Indian Government Guaranteed Railway Securities - - - - -	28,426	9	11
				Colonial Government Securities - - -	153,985	3	6
				Colonial Provincial Government Securities - - - - -	26,002	6	8
				Colonial Municipal Debentures - - -	122,857	15	2
				Colonial Railway Bonds - - - - -	28,450	2	8
				Colonial Gas and other Debentures - -	61,607	1	11
				Foreign Government Securities - - -	24,275	18	2
				Foreign Railway and other Bonds and Debenture Stock - - - - -	35,303	9	6
				Foreign Railway Preference Stock - -	6,903	-	-
				United States Railway, Sterling and Gold Bonds - - - - -	91,656	12	6
				United States Gas and other Sterling and Gold Bonds - - - - -	11,383	19	5
				Ground Rents - - - - -	14,197	9	6
				House Property, including office premises Furniture and Fixtures - - - - -	98,773	18	10
				Outstanding Premiums - - - - -	673	6	9
				Outstanding Interest, £. s. d.	934	13	5
				Due and Payable - - - - -	781	15	8
				Accrued, but not yet Payable - - - - -	23,335	18	3
					24,117	13	11
				Outstanding Rents - - - - -	1,185	19	5
				Cash on deposit account - - - - -	3,000	-	-
				Cash on Current Account and in Hand - - - - -	18,393	13	2
					21,393	13	2
					£. 2,066,234	13	3

S. F. Mendl, Chairman in Rotation.
George R. Burnett,
Henry W. Daughlish, } Directors.
Bernard Woods, Assistant Secretary.

In accordance with the provisions of "The Companies' Act, 1900," we certify that all our requirements as Auditors have been complied with. We have audited the Revenue Account and Balance Sheet of the Metropolitan Life Assurance Society, dated 31st December, 1900, and find the same correct, and we report to the Members that in our opinion the said Balance Sheet is properly drawn up, so as to exhibit a true and correct view of the state of the Society's affairs as shown by the books of the Society. We further report that we have examined the Securities, and find them in order and in accordance with the books.

Deloitte, Dever, Griffiths & Co.,
Frederick W. Smith, } Auditors.
Chartered Accountants.

METROPOLITAN LIFE ASSURANCE SOCIETY--continued.

VII.

SUMMARY AND VALUATION of the Policies of the Metropolitan Life Assurance Society,
as at 31st December 1900.

DESCRIPTION OF TRANSACTIONS.	PARTICULARS OF THE POLICIES FOR VALUATION.				VALUATION.			
	Number of Policies.	Sums Assured.	Office Yearly Premiums.	Net Yearly Premiums when Ascertained.	Value by the Institute of Actuaries' (Hm.) Life Table. Interest 3½ per cent. as regards Series 1, 2, and 3 of the Participating Policies, and 3 per cent. as regards Series 4 of the Participating Policies and the Non-Participating Policies.			
					Sums Assured.	Office Yearly Premiums.	Proportion of Office Yearly Premiums taken Credit for.	Net Liability.
ASSURANCES.								
I. PARTICIPATING.								
For Whole Term of Life :—								
First Series - - - - -	853	662,665	17,139 7 4	—	512,506	117,189	32,313	479,693
Second Series - - - - -	1,794	1,435,650	40,185 15 9	—	934,725	420,610	180,962	753,863
Third Series - - - - -	3,046	2,422,176	74,378 5 7	—	1,300,883	1,033,665	599,526	701,357
Fourth Series - - - - -	739	569,553	18,412 19 6	—	274,100	310,844	221,976	52,124
For Whole Term of Life, with limited Pay- ments of Premium, Fourth Series - - -	3	2,500	120 11 3	—	1,224	1,405	1,097	127
Endowment Assurances, Fourth Series -	35	18,350	562 8 2	—	10,246	12,202	9,323	918
Joint Life, Fourth Series - - - - -	1	500	28 19 2	—	314	377	204	20
TOTAL Participating Assurances -	6,471	5,111,694	151,628 6 9	—	3,033,998	1,896,292	1,045,896	1,988,102
II. NON-PARTICIPATING.								
For Whole Term of Life - - - - -	36	51,959	1,336 1 10	1,210 18 7	28,511	13,765	16,701	12,110
Limited Payments of Premium - - -	4	5,700	110 15 10	110 11 5	2,832	1,551	1,381	1,501
Endowment Assurances - - - - -	102	40,300	1,801 4 1	1,737 17 2	27,237	17,865	15,900	11,237
Endowments - - - - -	13	2,425	58 16 10	58 16 10	756	—	—	756
Term - - - - -	10	29,305	422 15 5	324 4 10	1,580	1,489	1,325	221
Joint Life - - - - -	3	4,300	170 8 0	154 17 8	3,276	1,223	1,083	2,188
Last Survivor - - - - -	3	3,600	56 17 6	52 1 2	2,080	792	705	1,375
Contingent - - - - -	9	9,900	88 7 9	69 5 2	1,205	609	542	663
Issue - - - - -	1	4,000	—	—	133	—	—	133
TOTAL Non-Participating Assurances	181	151,489	4,045 7 8	3,718 12 10	67,966	42,294	37,642	30,324
TOTAL Assurances - - -	6,652	5,263,183	155,673 14 -	—	3,101,964	1,938,586	1,083,538	2,018,426

VALUATION BALANCE SHEET of the Metropolitan Life Assurance Society, as at
31st December 1900.

Net Liability under Assurance trans- actions (as per Summary Statement provided in Schedule 5) - - - -	£. s. d. 2,018,426 - -	Life Assurance Fund (as per Balance Sheet under Schedule 2) - - - -	£. s. d. 2,028,923 12 4
Balance unappropriated - - - -	10,497 12 4		
	£. 2,028,923 12 4		£. 2,028,923 12 4

Note.—The balance of 10,497*l.* 12*s.* 4*d.* does not represent the profit made by the Society. The surplus actually realised and remitted to the policyholders during the triennial period is shown in the consolidated Revenue Account, and under heading 9 on page 122, to have been 205.34*l.* -*s.* 9*d.*, or 43.6 per cent. of the participating premiums receivable

METROPOLITAN LIFE ASSURANCE SOCIETY— *continued.*

VIII.

Participating policies are entitled to abatement of premium after payment of the premium for five years.

IX.

The Society does not accumulate surplus, and the object of the valuation is not to distribute profit, but to ascertain what proportion of the premiums payable by the assured may be remitted during the ensuing year. In this way.—

(1) and (2).—During the three years ending 31st December, 1900, the Society has allowed abatement of premium to the amount of 205,345*l.* -*s.* 9*d.* At that date 5,867 policies, for the sum of 4,646,241*l.*, were participating.

(3.) The premiums payable during the year commencing 5th April, 1901, on participating policies, of five years' standing and upwards effected at any age, will be reduced at the rates following, viz. :—

1st Series, policies in force 34 to 63 years	-	-	-	-	72 per cent.
2nd „ policies in force 22 to 34 years	-	-	-	-	57 „ „
3rd „ policies in force 6 to 22 years	-	-	-	-	42 „ „
4th „ policies in force 5 to 6 years	-	-	-	-	32 „ „

S. F. Mendl, Chairman in rotation.
George R. Burnett, } Directors.
Henry W. Daughish, }
Bernard Woods, Assistant Secretary.

(Sixth Schedule.)

Statement of the LIFE ASSURANCE BUSINESS of the Metropolitan Life Assurance Society, on the 31st December 1900.

I.

The published tables of premiums for assurances for the whole term of life, which are in use at the date above mentioned.

Age next Birthday.	Annual premium with participation.	Annual Premium without participation.	Age next Birthday.	Annual premium with participation.	Annual premium without participation.
	<i>£. s. d.</i>	<i>£. s. d.</i>		<i>£. s. d.</i>	<i>£. s. d.</i>
18	1 17 11	1 11 8	42	3 10 9	2 18 5
19	1 18 8	1 12 5	43	3 13 4	3 - 8
20	1 19 6	1 13 1	44	3 16 2	3 2 11
21	2 - 5	1 13 8	45	3 18 11	3 5 4
22	2 1 3	1 14 4	46	4 1 3	3 7 11
23	2 2 1	1 15 -	47	4 3 10	3 10 8
24	2 3 -	1 15 9	48	4 6 5	3 13 6
25	2 4 -	1 16 6	49	4 9 2	3 16 7
26	2 5 1	1 17 4	50	4 12 -	3 19 9
27	2 6 1	1 18 3	51	4 16 1	4 3 1
28	2 7 3	1 19 2	52	5 - 5	4 6 9
29	2 8 5	2 - 2	53	5 4 10	4 10 8
30	2 9 9	2 1 2	54	5 9 5	4 14 9
31	2 11 1	2 2 2	55	5 14 -	4 19 2
32	2 12 7	2 3 3	56	5 19 6	5 3 10
33	2 14 1	2 4 5	57	6 5 1	5 8 10
34	2 15 8	2 5 8	58	6 10 10	5 14 1
35	2 17 5	2 7 -	59	6 16 9	5 19 9
36	2 19 1	2 8 4	60	7 2 10	6 5 9
37	3 - 9	2 9 9	61	7 10 5	6 12 2
38	3 2 7	2 11 3	62	7 18 2	6 19 -
39	3 4 5	2 12 10	63	8 6 1	7 6 3
40	3 6 4	2 14 6	64	8 14 3	7 13 11
41	3 8 5	2 16 5	65	9 2 7	8 2 1

METROPOLITAN LIFE ASSURANCE SOCIETY—continued.

II. and III.

The total amount assured on lives for the whole term of life (except those subject to terminable or increasing premiums) which are in existence at the date above-mentioned, with the amount of premiums specified in the policies to be received annually thereon.

Ages.	PARTICIPATING POLICIES.								NON-PARTICIPATING POLICIES.	
	FIRST SERIES.		SECOND SERIES.		THIRD SERIES.		FOURTH SERIES.		Amount Assured.	Office Annual Premium.
	Amount Assured.	Office Annual Premium.	Amount Assured.	Office Annual Premium.	Amount Assured.	Office Annual Premium.	Amount Assured.	Office Annual Premium.		
19	£.	£. s. d.	£.	£. s. d.	£.	£. s. d.	£.	£. s. d.	£.	£. s. d.
20	—	—	—	—	—	—	500	9 13 4	—	—
21	—	—	—	—	—	—	1,300	22 15 —	—	—
22	—	—	—	—	—	—	4,600	87 18 2	300	4 19 3
23	—	—	—	—	2,000	37 18 4	8,800	76 3 1	—	—
24	—	—	—	—	500	9 9 8	6,550	140 3 4	—	—
25	—	—	—	—	2,400	46 10 6	5,800	120 1 5	—	—
26	—	—	—	—	6,500	127 6 3	7,200	151 6 7	300	5 7 3
27	—	—	—	—	2,900	58 12 5	4,150	90 — 8	—	—
28	—	—	—	—	5,850	117 15 7	5,350	116 15 4	—	—
29	—	—	—	—	9,500	195 13 5	21,750	477 16 9	—	—
30	—	—	—	—	9,750	202 18 7	17,650	409 13 —	—	—
31	—	—	—	—	20,750	434 8 9	29,400	686 16 6	—	—
32	—	—	—	—	17,550	372 — 5	21,700	522 14 3	—	—
33	—	—	—	—	51,600	1,132 11 4	12,750	807 17 5	—	—
34	—	—	—	—	23,550	622 11 3	15,100	381 10 3	—	—
35	—	—	—	—	35,950	818 6 6	22,300	505 — 1	—	—
36	—	—	—	—	32,500	750 2 10	17,700	467 3 10	—	—
37	—	—	—	—	45,700	1,057 8 7	22,300	614 17 11	10,000	192 5 10
38	—	—	—	—	88,600	2,024 1 6	24,500	676 — 3	10,000	282 1 8
39	—	—	1,500	28 5 0	90,250	2,134 11 5	25,650	741 2 6	—	—
40	—	—	10,800	207 3 9	23,200	505 — 1	23,200	701 5 3	—	—
41	—	—	2,400	45 18 5	87,650	2,130 — 6	24,800	767 18 1	8,000	68 10 —
42	—	—	8,350	65 18 5	75,500	1,877 7 2	27,840	879 9 9	—	—
43	—	—	13,950	275 10 11	81,900	2,077 17 1	30,700	997 9 3	1,000	27 5 —
44	—	—	—	—	99,850	2,612 15 2	19,850	671 11 4	—	—
45	—	—	10,800	212 1 8	105,700	2,328 5 1	14,850	518 11 2	—	—
46	—	—	14,500	285 19 2	88,850	2,427 19 10	16,050	509 11 1	600	16 6 8
47	—	—	14,150	300 2 3	141,000	3,892 10 9	20,688	770 12 2	700	—
48	—	—	25,400	544 — 9	96,950	2,716 14 —	19,300	749 5 10	—	—
49	—	—	27,300	583 13 1	100,325	2,933 4 —	6,200	251 1 5	5,000	183 15 —
50	—	—	30,300	672 3 4	81,725	2,432 3 4	8,500	344 1 3	5,000	—
51	1,000	18 7 11	44,350	990 4 10	81,200	2,392 5 1	22,900	974 2 6	—	—
52	—	—	47,600	1,078 15 10	54,550	1,636 — 1	7,800	346 3 6	5,000	153 2 6
53	1,000	18 19 2	35,550	795 17 8	89,200	3,010 10 6	9,650	480 7 11	—	—
54	1,600	31 11 2	60,550	1,430 5 8	78,025	2,614 4 9	2,200	100 5 4	—	—
55	1,500	29 13 9	71,450	1,691 15 —	62,100	2,174 8 3	6,750	332 8 8	200	—
56	3,000	60 15 7	65,250	1,605 12 7	70,200	2,511 6 —	8,300	431 12 —	1,378	—
57	6,100	124 19 7	80,500	2,044 10 1	76,000	2,604 12 8	5,100	278 4 6	500	28 18 9
58	9,600	198 9 1	89,200	2,310 17 9	51,200	2,006 5 2	3,600	194 13 2	—	—
59	11,150	231 10 3	74,380	1,947 7 3	71,770	2,539 1 8	3,650	213 1 3	—	—
60	17,550	374 2 10	51,100	1,341 3 11	56,300	1,889 13 4	2,500	159 5 5	100	1 10 8
61	7,700	106 1 2	54,700	1,490 12 11	58,350	2,393 11 7	2,350	145 3 2	800	20 10 —
62	19,950	444 10 7	59,650	1,650 18 9	61,300	2,622 13 8	1,950	123 10 3	31	—
63	21,700	480 2 7	86,600	2,607 1 8	41,975	1,790 3 9	950	65 11 4	250	12 19 7
64	20,200	469 12 4	72,850	2,178 11 2	22,550	987 — 3	600	32 14 2	300	5 7 1
65	34,425	849 6 1	59,175	1,801 — —	23,900	1,124 — 7	2,000	148 12 11	—	—
66	15,450	372 2 9	53,650	1,591 10 8	27,150	1,133 4 7	5,600	397 8 4	3,000	230 17 6
67	29,100	634 7 5	50,150	1,560 10 1	15,400	643 17 3	1,000	75 4 2	1,000	20 11 8
68	36,749	902 13 3	28,670	887 18 11	20,050	1,203 16 6	175	16 16 11	500	10 1 8
69	28,450	680 16 —	22,700	793 16 6	9,700	547 2 1	—	—	—	—
70	37,350	915 15 2	18,900	670 — 5	9,450	478 19 5	300	26 2 9	100	1 10 8
71	19,950	523 — 7	29,350	1,076 8 2	5,500	265 1 —	—	—	—	—
72	38,950	978 6 3	17,300	646 14 11	5,100	306 2 3	—	—	—	—
73	27,800	719 16 8	15,575	604 12 5	4,256	231 19 3	—	—	—	—
74	25,600	669 6 10	15,200	643 9 7	8,150	548 5 4	—	—	—	—
75	20,150	574 17 10	8,000	311 7 10	2,700	169 11 3	—	—	—	—
76	33,150	959 10 10	19,500	800 8 3	1,400	87 1 4	—	—	—	—
77	87,149	1,061 19 8	20,900	907 6 8	5,950	483 10 7	—	—	400	23 11 6
78	24,397	665 13 6	5,000	218 17 11	—	—	—	—	500	11 18 4
79	17,100	486 10 11	6,300	312 16 10	2,650	208 4 —	—	—	1,600	79 — 11
80	7,599	221 7 9	3,200	152 15 3	—	—	—	—	—	—
81	19,947	608 17 5	950	45 3 10	—	—	—	—	—	—
82	9,600	279 16 11	3,150	154 1 —	—	—	—	—	—	—
83	10,800	323 1 2	—	—	2,000	150 8 4	—	—	—	—
84	12,700	418 4 1	—	—	—	—	—	—	—	—
85	16,900	582 7 5	3,100	200 15 4	—	—	—	—	400	5 15 4
86	9,400	262 5 8	100	5 9 1	—	—	—	—	—	—
87	4,949	158 19 6	600	34 — —	—	—	—	—	—	—
88	11,750	359 19 1	4,000	302 3 4	—	—	—	—	—	—
89	1,700	54 15 3	—	—	—	—	—	—	—	—
90	2,500	71 12 11	600	49 16 6	—	—	—	—	—	—
91	2,500	79 12 11	1,000	—	—	—	—	—	—	—
92	—	—	—	—	—	—	—	—	—	—
93	2,000	54 1 8	—	—	—	—	—	—	—	—
94	—	—	—	—	—	—	—	—	—	—
95	—	—	—	—	—	—	—	—	—	—
96	—	—	—	—	—	—	—	—	—	—
97	—	—	—	—	—	—	—	—	—	—
98	—	—	—	—	—	—	—	—	—	—
99	1,000	31 5 10	—	—	—	—	—	—	—	—
£.	662,665	17,139 7 4	1,436,650	40,185 15 9	2,422,176	74,878 5 7	569,853	13,412 19 6	51,969	1,386 1 10

Note.—The Society does not give reversionary bonuses, and its abatements of premiums are declared for one year only. (See heading 2, Fifth Schedule.)

METROPOLITAN LIFE ASSURANCE SOCIETY—continued.

IV., V., and VI.

The total amount assured under classes of assurance business not included under headings 2 and 3 above, in existence at the date mentioned, also the amount of premiums receivable annually, and the total amount of premiums which has been received.

DESCRIPTION OF ASSURANCE.	Sums Assured.	Ordinary annual premiums.	Total amount of ordinary premiums received.
WITH PARTICIPATION.			
	£.	£. s. d.	£. s. d.
Limited Payments - - - - -	2,500	120 11 3	120 11 3
Endowment Assurances - - - - -	18,350	862 8 2	862 8 2
Joint Life - - - - -	500	28 19 2	28 19 2
TOTAL - - - - -	21,350	1,011 18 7	1,011 18 7
WITHOUT PARTICIPATION.			
Limited Payments - - - - -	5,700	110 15 10	1,259 1 8
Endowment Assurances - - - - -	40,300	1,801 4 1	10,774 19 2
Endowments - - - - -	2,425	58 16 10	690 7 5
Term - - - - -	29,305	422 15 5	1,208 1 2
Joint Life - - - - -	4,300	170 8 -	4,747 12 -
Last Survivor - - - - -	3,600	56 17 6	1,414 5 -
Contingent - - - - -	9,900	88 7 9	1,326 2 4
Issue - - - - -	4,000	-	126 - -
TOTAL - - - - -	99,530	2,709 5 5	21,546 8 9

The Society has no re-assurances with other offices.

VII. and VIII.

The Society has never granted annuities on lives.

IX.

The average rates of interest (after deduction of Income Tax) at which the Assurance Fund was invested during the period since the last return made under this schedule, were as follows:

			£. s. d.
During the year, 1898	-	-	3 17 6 per cent.
" " 1899	-	-	3 17 9 "
" " 1900	-	-	3 16 1 "

X.

Surrender values allowed for the year 1900-01, of policies for 1,000*l.* effected for the whole term of life with participation in profits.

Age at Entry.	DURATION OF THE POLICY.								
	FOURTH SERIES.	THIRD SERIES.				SECOND SERIES.		FIRST SERIES.	
	5 Premiums paid.	5 Premiums paid.	10 Premiums paid.	15 Premiums paid.	20 Premiums paid.	25 Premiums paid.	30 Premiums paid.	35 Premiums paid.	40 Premiums paid.
	£.	£.	£.	£.	£.	£.	£.	£.	£.
20	36	37	71	121	185	283	355	456	533
30	48	50	97	177	264	385	474	584	665
40	65	68	148	256	366	506	603	-	-
50	90	95	221	359	488	-	-	-	-
60	138	141	310	-	-	-	-	-	-

METROPOLITAN LIFE ASSURANCE SOCIETY—*continued.**X.—continued.*

Policies effected for the whole term of life, without participation in profits, upon which two or more years' premiums have been paid, are, at this date, purchased at a minimum value of 30 per cent. of the ordinary annual premiums paid, the actual value allowed ranging between 30 and 80 per cent. thereof, according to the age of the life assured and the length of time the assurance has been in force.

Surrender Values, allowed for the year 1900–1901 of endowment assurances for 1,000*l.* payable at death, or on attaining the age of 60 years without participation in profits.

Age at Entry.	DURATION OF POLICY.			
	5 Premiums Paid.	10 Premiums Paid.	15 Premiums Paid.	20 Premiums Paid.
	£.	£.	£.	£.
20	37	86	151	236
30	67	157	280	447
40	140	335	608	—

The surrender values of Endowment Assurances, with participation in profits (the issue of which commenced in 1900), will be specially computed as required.

The surrender value allowed for an endowment policy effected by premiums returnable in the event of death is 95 per cent. of the premiums received.

(*Note.*)

The Society does not transact business at other than European rates. In the case of persons who, at the time of being assured, are or may be called upon to incur extra risk through foreign residence, or by the nature of their occupation, there is incorporated with the premium such an addition to the ordinary premiums as may be fixed by the Directors. All policies accepted at premiums for an increased age, whether on account of health, residence or occupation, are treated as if the increased age were the real age of the life assured.

S. F. Mendl, Chairman in rotation.
George R. Burnett, } Directors.
Henry W. Daughish, }
Bernard Wood, Assistant Secretary.

AUSTRALIAN MUTUAL PROVIDENT SOCIETY—*continued*.

BALANCE SHEET

Of the Australian Mutual Provident Society on 31st December 1900.

LIABILITIES.	£.	s.	d.	ASSETS.	£.	s.	d.
Assurance Fund, Participating - - - - -	16,559,668	15	9	Mortgages on Property out of the United Kingdom - - - - -	8,172,234	1	7
Non-Participating Fund - - - - -	462,376	7	9	Loans on the Society's Policies, with accrued interest (including Premiums advanced to keep Policies in Force) within the Surrender Value - - - - -	3,962,649	-	2
Claims Investment Fund - - - - -	7,799	19	9	British Government Securities - - - - -	100,254	5	1
Amount of Funds on 31st Dec., 1900 - - - - -	17,029,845	3	3	Indian and Colonial Government Securities - - - - -	2,432,976	16	10
Reserve for possible Depreciation of Securities - - - - -	245,263	10	-	House Property (Society's Premises) - - - - -	389,565	-	-
Total Funds as per First Schedule - - - - -	17,275,108	13	3	Loans on Municipal and other Rates - - - - -	716,893	14	2
Claims admitted but not paid - - - - -	157,012	9	1	Loans on Reversionary and Life Interests - - - - -	30,235	-	1
Annuities due - - - - -	215	3	7	Properties acquired by Foreclosure - - - - -	604,100	10	-
Outstanding Accounts - - - - -	16,542	2	7	Agents' Balances - - - - -	216	1	1
				Outstanding Premiums :			
				£.	s.	d.	
				Premiums in the days of grace - - - - -	145,655	16	7
				Overdue Premiums - - - - -	35,175	3	2
					180,830	19	9
				Outstanding Interest—Mortgages—			
				£.	s.	d.	
				Interest in arrear - - - - -	34,683	4	8
				Interest due and in the days of grace - - - - -	10,281	17	3
					44,965	1	11
				Accrued Interest - - - - -	120,228	1	5
				Cash—on Deposit - - - - -	405,261	16	8
				In hand and on Current Account - - - - -	279,091	2	1
					684,352	18	9
				Sundry Debtors - - - - -	4,321	8	3
				Reversionary Interest - - - - -	5,055	12	5
£.	17,448,878	8	6	£.	17,448,878	8	6

J. P. Abbott, Chairman.
J. T. Walker, } Directors.
Benjamin Short, }
Richard Teece, General Manager.

We, the undersigned, hereby certify that we have examined the Books, Vouchers, Accounts, Mortgage Deeds, Public and other Securities of the Australian Mutual Provident Society, and compared them with the Balance Sheet, and find them all to be correct.

Sydney, 12 April 1901.

Henry Gillman }
T. F. H. Mackenzie, } Auditors.

YORKSHIRE FIRE AND LIFE INSURANCE COMPANY.

REVENUE ACCOUNTS

Of the Yorkshire Fire and Life Insurance Company, for the Year ending 28th February 1901.

I.—LIFE ASSURANCE ACCOUNT.

	£.	s.	d.		£.	s.	d.
Amount of Life Assurance Fund at the beginning of the year - - -	897,385	14	10	Claims under Life Policies (after deduction of Re-Assurances) - - -	67,611	1	4
Premiums (after deduction of Re-Assurances) - - - - -	82,911	11	2	Surrenders - - - - -	5,724	11	2
Consideration for Annuities granted - - -	26,179	13	-	Bonuses surrendered for Cash 3,625 18 4			
Interest and Dividends - - - - -	35,422	12	-	9,350	9	6	
Fines and Fees - - - - -	52	15	-	Annuities paid - - - - -	14,823	10	4
£.	1,041,952	6	-	Commission - - - - -	4,534	2	1
				Expenses of Management - - - - -	9,309	14	-
				Amount of Life Assurance Fund at the end of the year - - - - -	936,323	8	9
				£.	1,041,952	6	-

II.—FIRE ACCOUNT.

	£.	s.	d.		£.	s.	d.
Amount of Fire Insurance Fund at the beginning of the year - - -	240,000	-	-	Losses by Fire (after deduction of Re-Assurances) - - - - -	71,454	12	5
Premiums received (after deduction of Re-Assurances) - - - - -	123,617	8	3	Commission - - - - -	13,839	9	11
Interest and Dividends - - - - -	8,931	-	-	Expenses of Management - - - - -	28,372	17	11
£.	372,548	8	3	Carried to Profit and Loss Account - - -	18,881	8	-
				Amount of Fire Insurance Fund at the end of the Year - - - - -	240,000	-	-
				£.	372,548	8	3

III.—ACCIDENT ACCOUNT.

	£.	s.	d.		£.	s.	d.
Amount of Fund at the beginning of the Year - - - - -	2,567	15	9	Claims paid and outstanding - - - - -	4,914	3	8
Premiums received - - - - -	7,304	11	6	Commission - - - - -	653	1	8
Interest and Dividends - - - - -	96	-	-	Expenses of Management - - - - -	1,781	15	6
£.	9,968	7	3	Amount of Accident Fund at the end of the year - - - - -	2,619	6	5
				£.	9,968	7	3

IV.—PROFIT AND LOSS.

	£.	s.	d.		£.	s.	d.
Balance from last Account - - -	42,533	5	4	Dividend paid to Shareholders:			
Interest not carried to other Accounts - - -	2,630	-	-	May, 1900 11,250 - - -			
Carried from Fire Revenue Account - - -	18,881	8	-	October, 1900 11,250 - - -			
£.	64,044	13	4	Bonus Dividend 11,250 - - -			
				33,750	-	-	
				Income Tax - - - - -	1,822	4	7
				Expenses not carried to other Accounts - - -	1,103	13	10
				Balance as per Balance Sheet - - -	27,368	14	11
				£.	64,044	13	4

YORKSHIRE FIRE AND LIFE INSURANCE COMPANY—continued.

BALANCE SHEET

Of the Yorkshire Fire and Life Insurance Company, on the 28th February 1901.

LIABILITIES.	£.	s.	d.	ASSETS.	£.	s.	d.
Shareholders' Capital - - - -	50,000	-	-	Mortgages on Property within the United Kingdom - - - -	529,123	6	7
Life Assurance and Annuity Fund - -	936,323	8	9	Loans on the Company's Policies - -	23,009	4	2
Fire Insurance Fund - - - -	240,000	-	-	Investments:			
Profit and Loss Account - - - -	27,368	14	11	British Government Securities - -	50,163	4	-
Accident Fund - - - -	2,619	6	5	Indian and Colonial Government Securities - - - -	37,049	11	-
	1,256,311	10	1	Foreign Government Securities - -	34,404	3	4
Claims under Life Policies outstanding - - - - 12,576 9 1				Railway and other Debentures and Debenture Stocks - - - -	177,297	10	3
Outstanding Fire Losses (after deducting Re-Insurances) - - - - 19,473 - -				Railway and other shares, Preference and Ordinary - - - -	98,538	10	6
Outstanding Claims under Accident Policies - - - - 1,729 - -				Freehold and Leasehold Property - -	77,252	10	11
	33,778	9	1	On deposit and Deposit Stocks with Indian and Colonial Banks - -	26,750	-	-
Premiums and Interest paid in advance -	4,229	13	9	Ground Rents - - - -	10,443	5	5
Unclaimed Dividends - - - -	397	7	6	Advances on Annuity, being loans to Town Corporations and other Public Bodies (present value) - - - -	84,028	-	-
				Reversions and Life Interests purchased - - - -	35,698	-	2
				Loans on Personal Security with Life Policies - - - -	4,996	-	-
				*Agents' Balances - - - -	10,544	7	3
				*Branch Balances - - - -	42,263	11	1
					£.	s.	d.
				*Due from other Companies for Re-Insurances - - - -	9,709	19	7
				Less,—Due to other Companies for Re-Insurances - - - -	7,937	4	6
					1,772	15	1
				*Outstanding Premiums (in course of collection at Head Office) - - - -	1,728	11	4
				*Outstanding Interest and Annuities (in course of collection at Head Office) -	32	14	-
				Cash at Bankers, Ordinary Account -	10,000	-	-
				Cash at Bankers, at Interest - - -	39,382	11	9
				Cash at York Union Bank on Dividend Account - - - -	152	9	6
				Stamps on Hand - - - -	86	14	1
£.	1,294,717	-	5	£.	1,294,717	-	5

* Since paid or otherwise accounted for.

Examined this 8th May 1901.

Philip Saltmarsh, Chairman (pro. tem).

Edwin Gray, Deputy Chairman.

Downe, Director.

J. A. Cunninghame, Secretary and General Manager.

Examined and found correct,

J. R. Hill,

Thos. F. Wood,

Donald S. Mackay,

} Shareholders' Auditing Committee.

We have examined the above Accounts with the Books at the Head Office, and with the various Branch and Agency Accounts, and in our opinion they are properly drawn up, so as to exhibit a correct view of the state of the Company's affairs as shown by the Books of the Company; and we hereby certify that all our requirements as Auditors have been complied with.

Turquand, Youngs, Bishop & Clarke, Auditors.

YORKSHIRE PROVIDENT LIFE ASSURANCE COMPANY (LIMITED).

(First and Second Schedules.)

REVENUE ACCOUNT
for the Year ending 31st December 1900.

	£.	s.	d.	£.	s.	d.		£.	s.	d.
Amount of Funds brought forward at the beginning of the Year	6,115	1	5½				Claims under Policies	6,314	18	10
Less Adjustment as per Actuary's Valuation to December 30th 1899	2,118	16	8				Annuities	10	-	8
				3,996	4	9½	Commission	2,805	10	4
Premiums				14,772	4	4½	Expenses of Management	2,068	10	8½
Interest on Investments				133	1	-	Business Extension Account	4,548	14	10
Assignment Fees				1	2	6	Amount of Funds at the end of the Year (as per Second Schedule)	5,361	17	3½
Shareholders' Capital				2,207	-	-				
	£.			21,109	12	8		£.		
								21,109	12	8

BALANCE SHEET

31st December 1900.

LIABILITIES.	£.	s.	d.	ASSETS.	£.	s.	d.
Shareholders' Capital—Total Authorised Issue, 100,000 Shares of £1 each	100,000	-	-	Leasehold Property	2,005	-	-
Capital paid up, viz., on 16,532 shares	16,532	-	-	Loans on Personal Security	140	-	-
Sundry Creditors	126	3	5	Office Furniture, Stock, &c.	485	-	-
Dividends owing	21	18	10	Agents' Balances	15	18	11
				Outstanding Premiums	945	8	4
				Outstanding Interest	5	12	½
				Cash in bank	983	17	-
				Cash in hand	112	19	11
				General Establishment Account; being sums expended in the purchase and establishment of business	17,348	3	4
				Less amount of Funds at end of Year (as per First Schedule)	5,361	17	3½
					11,986	6	1½
£.	16,680	2	3	£.	16,680	2	3

Wm. Butterfield, Chairman.
James Rowe, } Directors
Jas. Dewhurst, }
R. Martin, Manager.
Ernest J. Walkden, Secretary.

I certify that all my requirements as Auditor have been complied with.
Glossop, 31st January 1901.

John K. Hollingbery, A.C.A.

To the Shareholders of the Yorkshire Provident Life Assurance Company, Limited.

I have audited the Accounts of your Company for the twelve months ended December 31st 1900, compared same with Vouchers, and found them correct. I beg to report that the foregoing is in my opinion a full and fair Balance Sheet, containing the particulars required by the Company's Articles of Association, and is properly drawn up so as to exhibit a true and correct view of the Company's affairs at that date as shown by the books.

Glossop, 31st January 1901.

John K. Hollingbery, A.C.A.

(First and Second Schedules.)

Of the Law Reversionary Interest Society (Limited), for the Year ending 31st December 1900.

	£.	s.	d.		£.	s.	d.
Amount of Funds at the beginning of the year	692,220	9	10	Annuities paid	1,565	17	5
Issue of 900l. 3% Debenture Stock at 98	882	—	—	Dividends	12,000	—	—
Discount (see Contra)	18	—	—	Interest on Mortgage Debentures	4,961	13	4
	900	—	—	Ditto on 4 per cent. Debenture Stock	1,908	6	8
Endowment Premiums	3	—	7	Ditto on 3 do. do. do.	800	12	3
Interest and Dividends	7,402	15	3	Discount on 3 per cent. Debenture Stock written off	18	—	—
Fees and Commission	80	—	4	Expenses of Management	3,887	16	2
Balance to credit of Investments	20,075	15	1	Income Tax	1,389	—	4
				Amount of Funds at the end of the year as per Second Schedule	694,151	—	11
£.	720,682	1	1	£.	720,682	1	1

Of the Law Reversionary Interest Society (Limited), for the Year ending 31st December 1900.

LIABILITIES.			ASSETS.		
£.	s.	d.	£.	s.	d.
Proprietors' Capital paid	400,000	-	Reversions	-	544,827 17 8
Mortgage Debentures	130,000	-	Life Interests	-	41,823 - -
4% Debenture Stock	50,000	-		£.	s.
3% do. do.	28,130	-	Mortgages	81,617	16 5
Annuity Fund	12,362	17 1	Less Mortgage		
Endowment Fund	55	- 7	Suspense Ac-		
Balance of Profit and Loss	73,603	3 3	count	65	14 6
				81,552	1 11
					668,202 19 7
					6,005 19 11
Dividends to 31st De-			Cash	-	-
cember 1900	66	- -	Investments:-		
Interest on Debentures	2,497	1 -	£.		s.
Interest on 4% Debenture			88 1 6	2½ % Consols	at 95 - 36 - -
Stock	950	- -	1,000 - -	Natal 8½ per cent.	" 100 - 1,000 - -
Interest on 3% Debenture			400 - -	Cardiff 8½ per cent.	" 105 - 420 - -
Stock	400	17 1	382 4 10	Cardiff 8 per cent.	" 95 - 315 - -
Income Tax	1,389	- 4	1,247 - -	L. & N. W. Ry. Con.	" 170 - 2,120 - -
Annuity Payments	48	1 3	1,110 - -	L. & N. W. Ry. 3 per	" 100 - 1,110 - -
Law Expenses	613	12 2	2,666 - -	cent. Deb. Stock	" 100 - 2,666 - -
Rent	62	10 -	824 - -	Lan. & Yorks. Ry. 3	" 130 - 1,071 - -
Sundry Payments	59	7 11		percent. Deb. Stock	" 35 - 1,406 - -
				Gt. Central Ry. 4½	" 180 - 1,082 - -
				percent. Deb. Stock	" 96 - 2,788 - -
				Gt. Northern Ry. 3	" 26 - 5,954 - -
				percent. Deb. Stock	" 105 - 777 - -
				Gt. Western Ry. 4	" 80 - 224 - -
				percent. Deb. Stock	" 21½ - 1,551 - -
				North British Ry. 3	" 165 - 1,006 - -
				percent. Deb. Stock	" 180 - 800 - -
				East Ind. Ry. "B"	" 80 - 400 - -
				Annuity	
				South Ind. Ry. Capl.	
				Stock	
				Gt. Indian Penin.	
				Ry. 3 percent. Guar-	
				anteed Stock	
				Gt. Indian Penin.	
				Ry. "B" Annuity	
				Bombay & Baroda	
				Ry. Capital Stock	
				5 504. Shares Kent Fire Office	
				5 504. Shares United Kent Life	
				Office	
				Life Interest due to the	
				Society	838 5 6
				Interest on Loans due to	
				the Society	459 5 8
					1,297 11 2
£.	700,237	10 8	£.	700,237	10 8

* Subject to Re-valuation at the Quinquennial Valuation in December, 1904.

Charles Robert Rivington, Chairman.
Fred. Lee,
L. W. North Hickley, } Directors.
W. Oscar Nash, Actuary and Secretary.

24, Lincoln's Inn Fields, London, W.C.
14th August 1901.

UNIVERSITY LIFE ASSURANCE SOCIETY.

(First and Second Schedules.)

REVENUE ACCOUNT

Of the University Life Assurance Society, for the Year ending 30th April 1901.

	£.	s.	d.		£.	s.	d.	£.	s.	d.	
Amount of Funds at the beginning of the Year	1,031,973	16	10	Claims at Death--							
				Sums Assured	57,750	-	-				
				Bonus Additions	18,362	14	-				
Premiums	57,162	19	3					76,112	14	-	
Interest and Dividends	40,026	6	5	Surrenders				3,768	4	8	
Fines	21	18	-	Bonus Additions purchased				7,885	18	11	
Policy Assignment Fees	13	-	-	Commission				1,301	19	8	
Profit on Realisation of Securities	222	6	8	Expenses of Management, including Quinquennial Valuation Expenses				7,418	-	7	
				Bonus and Dividends to Shareholders				13,455	-	-	
				Reductions of Premium by Application of Bonus				2,537	9	9	
				Income Tax				1,944	-	-	
				Depreciation of Stock Exchange Securities written off on re-valuation				28,492	8	2	
				Amount of Funds at the end of the Year, as per Second Schedule				986,504	11	5	
£.	1,129,420	7	2					£.	1,129,420	7	2

BALANCE SHEET

Of the University Life Assurance Society, on the 30th April 1901.

LIABILITIES.	£.	s.	d.	ASSETS.	£.	s.	d.
Shareholders' Capital paid up	29,900	-	-	Mortgages on Property within the United Kingdom	427,814	19	3
Assurance Fund	956,604	11	5	Mortgages on Property out of the United Kingdom	4,543	5	-
	986,504	11	5	Loans on the Society's Policies	29,542	11	1
Claims admitted, but not paid	24,854	15	-	Investments--			
Dividends and Bonuses due to Shareholders	2,436	18	4	Metropolitan Consolidated 3½ per Cent. Stock	27,250	-	-
Sundry Creditors	1,247	14	4	Indian and Colonial Government Securities	19,280	2	8
				Foreign Government Securities	7,969	10	-
				Railway and other Debentures and Debenture Stocks	124,048	18	5
				Railway Preference Stocks	112,212	7	6
				East Indian Railway Deferred Annuities, Class D.	100,815	18	6
				Indian Railway Guaranteed Stocks	79,002	10	10
				House Property, Freehold, 25 Pall Mall	10,940	13	6
				Government Leaseholds	14,630	13	4
				Shares in "The Reversionary Interest Society, Limited"	8,897	-	-
				Reversions and Annuity purchased	5,240	19	7
				Loans upon Personal Security and Life Policies	20,871	10	-
				Outstanding Premiums	5,718	7	6
				Outstanding Interest	3,407	17	-
				Cash on Deposit with the Society's Bankers	8,000	-	-
				Cash on Current Account at the Society's Bankers	4,819	8	3
				Cash in hand	37	6	8
£.	1,015,043	19	1	£.	1,015,043	19	1

Examined with the Books of the Society and found correct.
John G. Fawcus,
John Mews,
Alfred Davenport,
30th May 1901.

Auditors.

J. Copley Wray, Chairman and Managing Director.
Fredk. Stallard,
Reginald E. Thompson } Directors.
R. Todhunter, Actuary and Secretary.

ROYAL INSURANCE COMPANY.

(Third and Fourth Schedules.)

REVENUE ACCOUNTS

Of the Royal Insurance Company, for the Year ending 31st December 1900.

I.—LIFE ASSURANCE ACCOUNT.

	£.	s.	d.		£.	s.	d.
Amount of Life Assurance Fund at the beginning of the Year	5,581,529	11	2	Claims under Life Policies including Reversionary Bonuses, after deduction of Sums Re-assured	391,820	3	3
Premiums after deduction of Re-assurance Premiums	482,513	13	1	Surrenders	29,667	16	5
Interest	205,494	14	9	Bonuses in Cash	72,426	14	2
Assignment Fees	223	7	6	Commission	24,767	1	5
				Expenses of Management	39,233	15	8
				Amount of Life Assurance Fund at the end of the Year as per Balance Sheet	5,711,845	15	7
£.	6,269,761	6	6	£.	6,269,761	6	6

II.—ANNUITY ACCOUNT.

	£.	s.	d.		£.	s.	d.
Amount of Annuity Fund at the beginning of the Year	374,941	4	8	Annuities	32,073	5	9
Consideration for Annuities granted	52,093	4	6	Commission	869	6	1
Interest	13,447	2	6	Expenses of Management	598	13	1
				Amount of Annuity Fund at the end of the Year as per Balance Sheet	406,940	6	9
£.	440,481	11	8	£.	440,481	11	8

III.—FIRE ACCOUNT.

	£.	s.	d.		£.	s.	d.
Amount of Fire Fund at the beginning of the Year	928,000	-	-	Losses by Fire after deduction of Re-insurances	1,240,061	19	1
Premiums received after deduction of Re-insurances	2,078,298	13	6	Commission	275,651	-	-
				Expenses of Management	437,736	14	6
				Amount carried to Profit and Loss	124,848	19	11
				Amount of Fire Fund at the end of the Year as per Balance Sheet	928,000	-	-
£.	3,006,298	13	6	£.	3,006,298	13	6

IV.—PROFIT AND LOSS ACCOUNT.

	£.	s.	d.		£.	s.	d.
Balance of last Year's Account	953,869	8	8	Interim Dividend for 1900	112,710	12	-
Less Balance of Dividend for 1899	125,234	-	-	Income Tax	5,529	12	-
	828,635	8	8	Balance carried forward	952,522	4	9
Interest and Dividends not carried to other Accounts	118,778	2	2				
Less Interest to Superannuation Fund	1,550	10	-				
	117,227	12	2				
Transfer Fees	50	8	-				
Amount from the Fire Account	124,848	19	11				
£.	1,070,762	8	9	£.	1,070,762	8	9

ROYAL INSURANCE COMPANY—continued.

BALANCE SHEET

Of the Royal Insurance Company, on the 31st December 1900.

LIABILITIES.			ASSETS.		
	£.	s. d.		£.	s. d.
Shareholders' Capital	375,702	- -	Mortgages on Freehold and Leasehold Property within the United Kingdom:		
Reserve Fund	1,582,393	11 7	City Property, England	578,587	11 5
Life Assurance Fund	5,711,845	15 7	City Property, Scotland	136,000	- -
Annuity Fund	406,940	6 9	Landed Property, Eng-land	839,872	- 10
Fire Fund	928,000	- -	Landed Property, Scot-land	230,000	- -
Perpetual Insurance Account	45,342	14 3	Mortgages on Freehold Property out of the United Kingdom		
Superannuation Fund	53,233	13 11	Reversions and Life Interests		
Profit and Loss (subject to Dividend payable 19th June next)	952,522	4 9	Loans on the Company's Life Policies within their Surrender Value		
	10,055,980	6 10	Investments:		
Claims under Life Policies, admitted but not paid	61,897	5 1	British Government Securities	255,663	10 6
Outstanding Fire Losses	182,508	12 7	Colonial Government Securities	248,233	5 7
Unclaimed Dividends	9,455	18 5	Foreign Government Securities	34,407	5 9
Outstanding Accounts, since paid	16,579	3 5	United States Government Securities	246,664	19 7
Bills payable, since paid	37,030	2 2	United States Railways Mortgage Bonds	680,242	19 3
	307,471	1 8	United States Railways Guaranteed Stocks	137,335	4 -
			Colonial Provincial Bonds	11,000	- -
			Colonial Municipal Bonds	14,669	7 9
			State Bonds in the United States	12,204	1 8
			Municipal Bonds in the United States	357,202	16 2
			Railway Debenture Stocks:		
			England	320,573	14 9
			Scotland	27,672	5 1
			Wales	11,188	11 8
				359,434	11 6
			Railway Guaranteed and Preference Stocks:		
			England	1,760,655	9 -
			Scotland	136,051	15 1
			Wales	35,734	6 1
			Indian and Colonial	96,039	7 9
				2,028,380	17 11
			Railway Ordinary and Preferred Ordinary Stocks:		
			England	215,343	15 6
			Scotland	118,400	13 6
			Foreign	2,034	7 6
				335,778	16 6
			Gas and Dock Companies' Bonds	388,922	13 7
			Bonds of other Incorporated Companies	167,783	7 8
			Stock of other Incorporated Companies	14,612	4 10
			Freehold Ground Rents, England and Scotland	34,834	5 2
			Freehold Buildings:		
			England	635,168	6 3
			Scotland	67,859	13 2
			Ireland	7,000	- -
			India and Colonies	204,589	2 11
			United States	567,809	- -
			Other Foreign Countries	107,057	4 8
				1,589,483	7 -
			Leasehold Buildings, England	109,348	4 11
			Loans:		
			To various Towns and Townships on Security of the Rates:		
			England	243,653	3 7
			Scotland	8,693	7 7
				252,346	11 2
			On English and Scottish Railway and other Securities with Margins	163,187	3 8
			Agents' Balances, since received	192,742	13 10
			Outstanding Premiums, since received	29,371	15 9
			Outstanding Interest, since received	86,335	11 9
			Cash in hand and on Current Account with Bankers	298,657	14 1
				10,363,451	8 6
				10,363,451	8 6

H. H. Hornby, Chairman.
William Watson, } Directors.
Chas. J. Bushell, }
Charles Alcock, Manager.

In accordance with the provisions of the Companies Act 1900, we certify and report to the Shareholders that all our requirements as Auditors have been complied with, that we have examined and audited the Books and Accounts of the Royal Insurance Company for the year ending 31st December 1900, and that in our opinion the annexed Balance Sheet is properly drawn up so as to exhibit a true and correct view of the state of the Company's affairs as shown by the Books of the Company.

We further report that we have also examined all the Securities held here, viz., Loans on Mortgage and on Life Policies, Title Deeds, Bonds, Railway and Government Stocks; also the Certificates of Deposit of the Stocks of Canada, the United States, and other Countries; and the Certificates relating to the Title Deeds of Real Estate and Mortgages in the United States, the Colonies and other Countries, and have found them correct and in order; and we further certify that the present aggregate market value thereof is in excess of the amounts in the said Balance Sheet.

James M. Calder, }
John Dempster, } Auditors.

Liverpool, 24th May 1901.

ROCK LIFE ASSURANCE COMPANY.

(Third and Fourth Schedules.)

REVENUE ACCOUNTS

Of the Rock Life Assurance Company, for the Year ending 31st December, 1900.

LIFE ASSURANCE.

	£.	s.	d.	£.	s.	d.		£.	s.	d.	£.	s.	d.
Amount of Funds at the beginning of the Year:—							Claims under Policies:						
Life Assurance Fund	2,212,175	12	9				Sums assured (less Re-assurances)	133,019	6	8			
Investment Reserve Fund	25,000	—	—				Bonus additions thereto	42,177	5	10			
				2,237,175	12	9					175,196	12	1
Premiums	166,862	17	4				Surrenders (less Re-assurances)				15,284	10	10
Less Re-assurances	9,179	13	7				Annuities				35,082	2	1
				157,683	3	9	Commission				9,246	11	7
Fines from Shareholders for Non-Assurance							Expenses of Management				22,822	8	8
Interest and Dividends							Sinking Fund for Shares as regulated under Rock Life Assurance Company's Acts, 1864 and 1889				5,348	9	8
Consideration for Annuities							Amount of Funds at end of year:—						
Transfer and other fees							Life Assurance Fund	2,213,729	12	8			
Profit on Sale of Securities							Investment Fund	25,000	—	—			
											2,238,729	12	8
				£.							£.		
				2,501,710	7	7					2,501,710	7	7

NOTE.—Life and other Assurance Contracts are further secured upon the general accumulated Reserve and Subscription Capital Stock (see below), as well as upon the Assurance Funds. Total Accumulated Funds of £2,238,729 12s. 8d.

ACCIDENT ASSURANCE.

	£.	s.	d.		£.	s.	d.
Balance carried to credit of unearned Reserve at the beginning of the year	7,302	—	3	Claims Paid, Admitted and Reserved, less Re-assurances	6,060	19	5
Premiums	20,375	3	9	Commission and Expenses	5,230	—	9
Less Re-assurances	5,761	1	—	Return of Profits to Policy-holders	971	11	10
	14,614	2	9	Balance carried to credit of unearned Premiums and Reserve at end of year	9,921	7	1
Interest and Dividends	297	16	1				
	£.				£.		
	22,218	19	1		22,218	19	1

NOTE.—Accident and other Assurance Contracts are further secured upon the general accumulated Reserve and Subscription Capital Stock (see below), as well as upon the Accident Funds.

GENERAL RESERVE AND SUBSCRIPTION CAPITAL STOCK ACCOUNT.

	£.	s.	d.		£.	s.	d.	£.	s.	d.
Amount of Funds at the beginning of the Year	1,031,319	10	5	Dividend and Bonus to Proprietors	25,000	—	—			
Interest and Dividends	41,531	1	4	Dividend and Bonus to Assurance Fund:						
				By Consolidated Annuities	3,002	12	—			
Profit on Sales of Securities	682	4	5	By Balance carried to Interest on Assurance Fund	21,997	8	—	50,000	—	—
								3,429	17	1
				Expenses of Management				53,429	17	1
								1,030,102	19	1
	£.			Amount of Funds at the end of the Year				£.		
	1,073,532	16	2					1,073,532	16	2

BALANCE SHEET

Of the Rock Life Assurance Company, on the 31st December, 1900.

LIABILITIES.	£.	s.	d.	ASSETS.	£.	s.	d.
Funds:				British Government Securities	60,237	15	4
Life Assurance Fund	2,213,729	12	8	Mortgages on Property within the United Kingdom	1,379,000	3	8
Investment Reserve Fund	25,000	—	—	Terminable Annuities	29,233	19	8
Subscription Capital Stock, including paid-up Capital of 100,000.	1,020,102	19	1	Loans on the Company's Policies	60,347	12	11
Accident unearned Premiums and Reserve	9,921	7	1	Loans on the Company's Shares	36,732	4	4
	3,268,753	18	10	Indian and Colonial Government Securities	121,991	4	9
Life Claims admitted but not paid	8,607	—	2	Canadian Provincial and City Government Securities	22,222	11	6
Accident Claims admitted and Reserved	2,250	—	—	Railway and other Debentures and Debenture Stocks	713,897	5	—
Dividends and Bonuses to Proprietors	1,156	19	9	Freehold Property	75,918	13	11
Sundry Accounts due	4,000	—	—	Leasehold Property and Ground Rents	91,523	2	6
	£.			Shares of the Company purchased under the Rock Life Assurance Acts, 1864 and 1889, and valued in accordance with the Sinking Fund regulations enacted thereunder	589,499	19	3
	3,284,767	18	9	Branch Balances	4,423	5	—
				Agents' Balances (including premiums in course of collection)	24,912	—	7
				Outstanding Premiums	13,539	2	11
				Outstanding Interest due and accrued	42,767	8	3
				Deposit with Foreign Bankers	19,774	16	9
				Deposit with Bankers	20,000	—	—
				Cash:—			
				In hand and on Current Account	19,707	16	5
					£.		
					3,284,767	18	9

G. J. Newbery,
E. Chas. Fuchs, } Auditors.
J. W. Orde,

C. H. Strutt, Chairman.
Chas. Ruggie-Preece, } Directors.
Fitz-Roy Stewart, }
George S. Crisford, Actuary.

NORTH BRITISH AND MERCANTILE INSURANCE COMPANY.

(Third and Fourth Schedules.)

REVENUE ACCOUNTS

Of the North British and Mercantile Insurance Company, for the Year ending 31st December 1900.

I.—FIRE ACCOUNT.

	£.	s.	d.		£.	s.	d.
Reserve at 31st December 1899 - -	1,550,000	-	-	Losses, less Re-insurances - - -	972,212	1	10
Premium Reserve at 31st December 1899 -	578,608	8	7	Commission - - - - -	261,079	4	-
Premiums received in 1900 less Re-insurances - - - - -	1,546,853	3	-	Expenses of Management - - -	*263,233	-	3
				Premium Reserve at 31st December 1900 -	618,741	5	2
				Reserve at 31st December 1900 - -	1,550,000	-	-
				Balance being Profit of 1900, carried to Profit and Loss - - - - -	10,196	-	4
£.	3,675,461	11	7	£.	3,675,461	11	7

* Details of Expenses of Management.

	£.	s.	d.
Salaries at Home and Abroad, including Directors' Fees - -	180,188	17	2
Foreign and Colonial Government Taxes, and Licences, Rents, and Sundry Office Expenses - - - - -	59,256	5	8
Agents' Charges and Travelling Expenses - - - - -	24,988	1	4
Books, Advertising, Postages, Telegrams, &c. - - - - -	31,244	1	4
Retiring Allowances - - - - -	4,619	17	-
Law Expenses - - - - -	1,936	17	1
Salvage Corps, &c. - - - - -	7,210	10	2
£.	309,644	9	9
Deduct—Applicable to the Life Department - - -	46,411	9	6
£.	263,233	-	3

II.—PROFIT AND LOSS.

	£.	s.	d.		£.	s.	d.
Balance from 1899 - - - - -	602,575	5	-	Dividend and Bonus to shareholders for 1899, paid in May and November, 1900.	165,000	-	-
Profit of Year 1900 - - - - -	10,196	-	4	Superannuation Fund - - - - -	1,000	-	-
Interest and Dividends, less Income Tax	108,292	13	6	Irrecoverable Balances - - - - -	1,744	5	8
Transfer Fees - - - - -	98	17	6	Income Tax - - - - -	3,683	2	-
				Balance at 31st December 1900 - -	549,735	8	8
£.	721,162	16	4	£.	721,162	16	4

NORTH BRITISH AND MERCANTILE INSURANCE COMPANY—*continued.*

III.—LIFE ASSURANCE ACCOUNT.

	£.	s.	d.		£.	s.	d.
Amount of Life Assurance Fund at the beginning of the Year - - -	8,149,481	12	7	Claims under Policies, after deduction of sums Re-assured - - -	663,120	10	9
Premiums, after deduction of Re-assurance Premiums - - -	777,585	11	5				
Interest—less Income Tax - - -	328,145	13	1	Endowment Assurance Policies matured - - -	40,120	7	11
Recording Fees - - -	284	-	-		£. 663,120	10	9
				Surrenders - - -		30,682	17 10
				Of Policies and Bonuses thereon - - -	28,080	7	2
				Of Bonuses only - - -	2,602	10	8
					£. 30,682	17	10
				Commission - - -		42,197	19 5
				Expenses of Management - - -		62,793	13 -
				One-tenth Profit on Life Business, 1895-1900, paid into Shareholders' Life and Annuity Profit Account - - -		92,240	- 6
				Amount of Life Assurance Fund at the end of the Year - - -		8,364,461	15 7
£.	9,255,496	17	1	£.	9,255,496	17	1

IV.—ANNUITY ACCOUNT.

	£.	s.	d.		£.	s.	d.
Amount of Annuity Fund at the beginning of the Year - - -	2,840,924	3	11	Annuities paid - - -	272,228	2	10
Consideration for Annuities granted, after deduction of Re-assurances - - -	190,641	15	-	Less received under Re-assurances - - -	9,186	17	4
Premiums, after deduction of Re-assurance Premiums - - -	6,891	7	10		£. 263,041	5	6
Interest—less Income Tax - - -	109,130	9	9	Income Tax - - -	4,446	1	-
					£. 267,487	6	6
				Commission - - -		1,553	18 2
				Expenses of Management - - -		4,936	13 5
				Surrenders - - -		58	4 5
				Written off Reversions - - -		3,549	5 3
				Profit on Annuity Business, 1895-1900, paid into Shareholders' Life and Annuity Profit Account - - -		23,000	- -
				Amount of Annuity Fund at the end of the year - - -		3,847,002	8 9
£.	3,147,587	16	6	£.	3,147,587	16	6

NORTH BRITISH AND MERCANTILE INSURANCE COMPANY—*continued.*

BALANCE SHEETS

Of the North British and Mercantile Insurance Company, at 31st December 1900.

V.—LIFE BALANCE SHEET.

LIABILITIES.				ASSETS.			
	£.	s.	d.		£.	s.	d.
Life Assurance Fund at 31st December 1900	8,364,461	15	7	Mortgages on Property within the United Kingdom	2,484,695	2	1
				Mortgages on Property out of the United Kingdom	913,217	10	5
Outstanding liabilities	221,322	-	9	Loans on Security of Rent Charges	96,267	18	10
				Loans secured upon Public Rates	54,825	10	9
				Loans on Life Interests and Reversions	710,665	1	-
				Life Interests and Annuities purchased	14,974	9	8
				Ground Rents	91,533	9	6
				Loans on the Company's Policies within the Surrender Values	351,050	13	9
Claims admitted, but not paid	95,968	16	10	Half-credit Premiums secured upon Policies	9,716	10	8
				British Government Securities	73,125	-	-
Commission, &c., due	20,268	19	5	Indian and Colonial Government Securities	320,336	14	10
				Guaranteed Indian Railway Debentures	37,558	-	-
Re-assurance Premiums due, but unpaid	12,934	3	9	Indian Government Railway Annuities	61,834	8	4
				Foreign Government Securities	317,984	7	-
Unclaimed Policy Values	6,681	19	1	Indian and Colonial Municipal Securities	660,693	18	2
				Foreign Municipal Securities	157,554	6	2
Interest received, but not due	1,187	4	8	Railway and other Debentures and Debenture Stocks	902,197	10	6
				Railway and other Preference Stocks and Shares	131,519	3	-
Due to Fire Department	84,280	17	-	Foreign Railway Bonds and Debenture Stocks	322,372	12	7
				Foreign Railway Guaranteed Stock and Bonds	74,528	3	8
				Freehold Property	24,431	6	6
				Loans upon Personal Security	316,993	11	1
				Short Loans on Security	58,000	-	-
				Agents' Balances	93,473	19	11
				Outstanding Premiums	120,653	13	8
				Outstanding Interest	103,670	11	2
				Cash in Hand and on Current Account Abroad	15,658	10	-
				Cash on Deposit Abroad	2,666	13	4
				Cash in Hand and on Current Account at Home	55,103	7	5
				Cash on Deposit at Home	5,000	-	-
				Bills Receivable	2,152	14	3
				Due to Annuity Branch	1,328	18	1

VI.—ANNUITY BALANCE SHEET.

LIABILITIES.		£.	s.	d.	ASSETS.		£.	s.	d.
Annuity Fund at 31st December 1900		2,847,002	8	9	Mortgages on Property within the United Kingdom		586,905	6	8
Outstanding liabilities		35,641	19	2	Loans secured upon Public Rates		108,354	2	-
	£.	s.	d.		Loans on Life Interests and Reversions		505,700	-	-
Annuities due, but unpaid, &c.	4,885	5	5		Ground Rents		156,840	1	6
Interest received, but not due	1,986	7	8		Reversions		151,823	17	4
Sundry Outstanding Balances	4,446	1	-		Life Interests		2,480	2	11
Due to Fire Department	22,995	7	-		British Government Securities		1,708	-	-
Due to Life Branch	1,328	18	1		Colonial Government Securities		95,465	10	7
	£.35,641	19	2		Guaranteed Indian Railway Stock		53,971	-	-
					Foreign Government Securities		86,800	17	4
					Colonial Municipal Securities		74,610	3	6
					Foreign Municipal Securities		28,832	-	4
					Railway and other Debentures and Debenture Stocks		430,482	17	4
					Indian Railway Debenture Stock		13,563	-	-
					Railway and other Preference and Ordinary Stocks and Shares		146,523	3	11
					Foreign Railway Guaranteed Stocks and Shares		22,971	12	2
					Foreign Railway Bonds		372,426	4	-
					Outstanding Interest		42,456	13	10
					Cash on Current Account at Home		729	14	6
							£.	2,882,644	7 11

VII.—GENERAL BALANCE SHEET.

Quintin Hogg, Chairman of General Court.
David B. Wauchope,
Chas. J. C. Scott, } Directors.
James Haldane, Auditor.
Philip R. D. MacLagan, Manager, Edinburgh.
Henry Cockburn, Manager, London.

NORTH BRITISH AND MERCANTILE INSURANCE COMPANY--*continued.**(Fifth Schedule.)*

Statement respecting the VALUATION OF THE LIABILITIES under Life Policies and Annuities of the North British and Mercantile Insurance Company.

I.

The Valuation is made at 31st December 1900.

II.

The liability of the Company, as stated in the Summary on pages 141 and 142, is ascertained by taking the difference between the present value of the Sums Assured and existing Bonuses and the present value of the future Net Premiums, computed from the Tables of mortality and at the Rate of Interest mentioned below. An addition to the reserve is made to provide for payment of claims immediately on proof of death and title, and due effect is given to the fact that the greater proportion of the Premium revenue falls due towards the end of the financial year. Policies issued at Indian Rates are valued as if they were Home policies, the difference between the Home and Indian Premiums being held as extra Premiums. Policies on lives accepted at an increased age are valued as if the increased age were the real age.

The principles upon which the liability is ascertained are determined by the Directors from time to time. The principles upon which the distribution of Profits among the Policyholders is made, are fixed by the Bye-Laws of the Company. Policyholders paying the Participation Rates of Premium share in the divisible Profits of the Life Insurance Branch to the extent of nine-tenths, the remaining one-tenth being reserved for the Shareholders. The respective shares of the Profit allocated to the Policies are calculated in the case of NORTH BRITISH AND MERCANTILE and UNITED KINGDOM Policies on the Sum Assured and all previous Bonuses existing at date of Valuation, and in the case of SCOTTISH PROVINCIAL Policies on the Sum Assured and all previously declared Bonuses, multiplied in all cases by the number of years the Premium has been paid since the last Division of Profits.

The Directors have power to declare, at each Quinquennial Division of Profits, a Prospective Bonus on such participating Policies as may become Claims within the next Quinquennium.

The Prospective Bonus declared for the next Quinquennium is on NORTH BRITISH AND MERCANTILE and on SCOTTISH PROVINCIAL Policies at the rate of 1*l.* per cent. per annum, and on UNITED KINGDOM Policies at the rate of 14*s.* 10*d.* per cent. per annum.

III.

The Tables of Mortality used in the Valuation are:—

First.—For all classes of Assurance, with a few unimportant exceptions, the Institute of Actuaries H*M* Table.

Second.—For Annuities, the Government Annuitants Mortality Table 1883, with a loading for expenses.

IV.

The rate of interest used in the Valuation both for Assurances and Annuities is 3 per cent.

V.

The proportion of the Annual Premium Income reserved as a provision for future expenses and profits, is the difference between the pure premiums (calculated in each case by the Table of Mortality, and at the rate of interest involved in the valuation), and the premiums receivable by the Office.

An additional reserve is made for paid-up loading on Single Payment and Terminable Premium Policies.

VI.

CONSOLIDATED REVENUE ACCOUNT of the Life Department of the North British and Mercantile Insurance Company, for five years, commencing 1st January 1896, and ending 31st December 1900.

I. LIFE BRANCH.

Amount of Funds on 1st January 1896, the beginning of the quinquennial period	£. s. d.	Claims under Policies (after deduction of Sums Re-assured)	£. s. d.
	6,848,369 19 5		2,947,800 11 8
Premiums (after deduction of Re-assurance Premiums)	3,741,759 3 8	Policies emerged by Death	£. s. d.
Interest and Dividends	1,527,123 13 10	Endowment Assurance Policies	2,755,338 4 3
Recording Fees	1,518 3 6	matured	192,462 7 5
Income Tax reserved to meet Assessment appealed against	6,929 4 10		£. 2,947,800 11 8
		Surrenders, less received under Re-assurances	217,312 5 9
			£. s. d.
		Surrenders, being Policies and	
		Bonuses thereon	148,467 19 6
		Bonuses only	63,844 6 3
			£. 217,312 5 9
		Commission	201,965 3 2
		Expenses of Management	299,383 6 8
		One-tenth of Profits falling to Shareholders	92,240 - 6
		Irrecoverable Balances	76 3 3
		Income Tax	2,560 18 2
		Amount of Funds on 31st December 1900, the end of the period, as per Third Schedule	8,964,461 15 7
	£. 12,125,700 5 3		£. 12,125,700 5 3

NORTH BRITISH AND MERCANTILE INSURANCE COMPANY—*continued.*VI.—*continued.*

II.—ANNUITY BRANCH.

	£.	s.	d.		£.	s.	d.
Amount of Funds on 1st January 1896, the beginning of the quinquennial period	2,296,245	-	-	Annuities paid	1,261,486	14	1
Consideration for Annuities granted after deduction of Re-assurances	1,322,737	5	10	Less received under Re-assurances	46,335	19	-
Premiums after deduction of Re-assurance Premiums	20,782	1	5	Income Tax paid to Government	1,215,150	15	1
Interest	508,043	19	4		22,120	15	6
Profit on Investments	105	4	8	Commission	1,237,271	10	7
				Expenses of Management	10,380	2	6
				Surrenders less received under Re-assurances	24,968	15	
				Profit paid to Shareholders	2,581	12	11
				Written off Reversions and Investments	23,000	-	-
				Amount of Funds at 31st December 1900, the end of the period, as per Third Schedule	3,809	1	6
£.	4,148,913	11	3		2,847,002	8	9
				£.	4,148,913	11	3

James Haldane, Auditor.

VII.

SUMMARY AND VALUATION of the Policies of the North British and Mercantile Insurance Company, as at 31st December 1900.

HOME POLICIES.

DESCRIPTION OF TRANSACTIONS.	PARTICULARS OF THE POLICIES FOR VALUATION.				VALUATION.			
	Number of Policies	Sums Assured and Bonuses	Office Yearly Premiums.	Net Yearly Premiums.	Valued, with a few unimportant exceptions, by Act. Table at 3 per cent. interest.			
					Sums Assured and Bonuses.	Office Yearly Premiums.	Net Yearly Premiums.	Net Liability.
ASSURANCES								
I.—WITH PARTICIPATION IN PROFITS.								
		£.	£.	£.	£.	£.	£.	£.
For Whole Term of Life—								
By Constant Premiums	22,559	13,787,503-479	374,385-721	205,605-3	8,302,821-4	4,819,688-9	3,771,569-2	4,581,252-2
By Terminable Premiums	2,312	1,508,106-196	48,268-554	35,208-7	612,809-8	387,450-2	313,746-9	499,122-9
On Half-Premium Scale	466	262,920-000	5,071-788	3,508-0	119,550-6	149,687-8	116,588-2	4,047-8
On Ascending Scale	2	2,161-500	53-833	38-9	1,097-2	1,112-8	821-5	275-7
Endowment Assurances—								
By Constant Premiums	15,470	4,345,847-729	177,654-950	142,870-9	2,514,257-6	1,938,275-3	1,546,727-4	1,268,530-2
By Terminable Premiums, Half Premiums, &c.	298	187,577-721	7,452-558	6,033-2	125,050-3	72,035-8	57,676-8	67,373-5
Assurances on Joint Lives	137	78,296-338	3,394-579	3,071-6	53,814-4	38,898-6	30,705-9	23,108-5
Last Survivor	28	23,539-502	511-400	436-9	12,789-7	7,725-1	6,506-1	6,288-6
Deferred Assurances	70	44,304-650	341-329	—	2,725-8	—	—	2,725-8
Extra Premiums payable	—	—	2,350-992	—	1,175-5	—	—	1,175-5
TOTAL Assurances with Profits	41,881	20,284,857-206	615,186-149	486,767-5	12,246,182-2	7,414,813-5	5,842,287-0	6,408,896-2
II.—WITHOUT PARTICIPATION IN PROFITS.								
For Whole Term of Life—								
By Constant Premiums	4,469	4,620,064-908	142,785-483	130,140-7	2,676,900-1	1,846,963-6	1,673,242-2	1,008,357-9
By Terminable Premiums	511	358,138-000	3,587-683	3,816-3	225,587-7	32,663-8	30,442-3	196,085-4
On Half-Premium Scale	200	173,306-479	3,446-654	3,148-4	92,144-0	94,080-4	88,224-8	3,919-2
Endowment Assurances—								
By Constant Premiums	974	3,272,664-958	25,728-771	23,824-6	372,473-8	225,254-4	204,666-9	167,806-9
By Terminable Premiums, Half Premiums, &c.	212	71,846-229	4,008-771	3,737-4	49,198-3	30,653-0	28,547-0	20,651-3
Assurances on Joint Lives	32	30,954-000	1,946-450	1,707-8	21,565-1	17,374-4	15,241-0	6,324-1
Last Survivor	76	117,342-000	2,750-908	2,401-3	44,875-4	42,258-7	36,530-7	8,344-7
Short Term Assurances	296	519,068-558	9,698-979	—	6,472-9	—	—	6,472-9
Increasing Assurances	2	1,146-000	31-737	30-2	816-4	817-0	299-9	516-2
Double Benefit Assurances	15	4,300-000	297-821	224-7	4,882-4	1,866-1	1,789-8	3,042-6
Endowments	507	102,713-154	2,743-000	—	59,009-0	—	—	59,009-0
Survivorship Assurances	201	355,751-333	3,797-546	2,950-2	37,886-1	26,806-3	21,306-7	16,079-4
Assurances against Issue	72	292,777-333	45-000	—	11,230-1	—	—	11,230-1
Defective Title, &c.	5	12,833-333	—	—	825-0	—	—	825-0
Deferred Assurances	2	60,500-000	1,052-354	948-7	21,960-7	21,068-6	18,982-0	2,978-7
Extra Premiums Payable	—	—	1,016-293	—	508-1	—	—	508-1
TOTAL Assurances without Profits	7,574	7,257,022-910	202,821-070	171,989-3	3,625,796-1	2,339,234-8	2,119,273-3	1,506,521-8
TOTAL Assurances	48,906	27,491,880-115	818,007-219	658,706-8	15,871,977-3	9,754,048-3	7,961,560-3	7,910,417-0
Deduct Re-assurances	—	2,788,167-833	78,996-175	65,990-2	1,480,882-9	906,911-2	796,438-0	684,449-9
NET TOTAL Home Policies	48,906	24,703,712-282	739,012-044	592,716-6	14,391,094-4	8,847,137-1	7,165,127-3	7,225,967-1

NORTH BRITISH AND MERCANTILE INSURANCE COMPANY—continued.

VII.—continued.

INDIAN POLICIES.

DESCRIPTION OF TRANSACTIONS.	PARTICULARS OF THE POLICIES FOR VALUATION.				VALUATION.			
	Number of Policies.	Sums Assured and Bonuses.	Office Yearly Premiums.	Net Yearly Premiums.	Sums Assured.	Office Yearly Premiums.	Net Yearly Premiums.	Net Liability.
Valued, with a few unimportant exceptions, by H.M. Table at 3 per cent interest.								
ASSURANCES.								
I.—WITH PARTICIPATION IN PROFITS.								
For Whole Term of Life—								
By Constant Premiums - - - -	285	£. 256,430-102	£. 6,898-467	£. 5,231-1	£. 144,400-4	£. 98,663-0	£. 74,380-3	£. 70,020-1
By Terminable Premiums - - - -	64	33,488-050	1,245-517	965-3	15,920-2	12,737-8	10,044-5	5,875-7
On Half-Premium Scale - - - -	8	6,850-000	161-079	100-4	3,241-7	4,102-2	3,143-1	98-6
Endowment Assurances - - - -	230	137,112-650	7,237-773	5,730-2	87,641-7	81,082-6	63,916-9	23,724-8
Assurances on Joint Lives - - - -	1	654-600	24-708	77-8	609-8	175-4	128-3	88-5
Extra Premiums Payable - - - -	—	—	2,868-844	—	1,434-4	—	—	1,434-4
TOTAL Assurances, with Profits -	597	434,535-402	18,436-388	12,073-8	253,157-2	196,761-0	151,611-1	101,546-1
II.—WITHOUT PARTICIPATION IN PROFITS.								
For Whole Term of Life—								
By Constant Premiums - - - -	191	122,310-000	3,557-529	3,126-6	73,427-7	44,605-5	39,008-0	34,418-8
By Terminable Premiums - - - -	27	13,450-867	365-725	334-5	6,890-9	4,186-9	3,320-0	3,079-0
On Half Premium Scale - - - -	3	650-000	12-688	9-2	303-6	358-5	204-4	9-2
Endowment Assurances - - - -	64	57,286-929	2,900-275	2,577-4	36,755-6	32,235-7	23,742-1	8,013-5
Short Term Assurances - - - -	11	8,666-667	201-854	—	174-6	—	—	174-6
Endowments - - - -	17	6,600-000	414-938	—	1,276-0	—	—	1,276-0
Extra Premiums Payable - - - -	—	—	1,361-163	—	680-6	—	—	680-6
TOTAL Assurances, without Profits -	318	208,973-463	8,814-172	6,047-7	119,518-0	81,526-6	71,806-3	47,651-7
TOTAL Assurances - - - -	910	643,508-865	27,250-560	18,121-5	372,675-2	278,287-6	223,477-4	149,197-8
Deduct Re-assurances - - - -	—	11,352-500	412-975	242-2	5,950-6	5,758-1	4,513-3	1,446-3
Net Total Indian Policies - - - -	910	632,156-365	26,837-585	17,879-3	366,715-6	272,529-5	218,964-1	147,751-5
GRAND TOTAL - - - -	49,815	25,386,368-647	765,849-629	610,595-9	14,757,810-0	9,119,666-6	7,884,091-4	7,373,718-6
Additional Reserve for early payment of claims and for paid-up loading on Single Payment and Terminable Premium Policies, etc. -								188,184-4
TOTAL Net Liability under Life Assurance Transactions - - - -								7,561,903-0

ANNUITIES.

DESCRIPTION OF ANNUITIES.	Number of Bonds.	Amount of Annuities.	Office Yearly Premiums.	Net Yearly Premiums.	Value of Annuities.	Value of Office Yearly Premiums.	Value of Net Yearly Premiums.	Net Liability.
Immediate, on Single Lives - - - -	4,558	£. 263,247-800	£. —	£. —	£. 2,518,090-5	£. —	£. —	£. 2,518,090-5
Immediate, on Joint Lives - - - -	24	3,360-782	—	—	22,503-9	—	—	22,503-9
Immediate, on Joint Lives and to Survivor -	302	19,649-041	—	—	274,409-9	—	—	274,409-9
Contingent, by Annual Premium - - - -	94	11,108-942	3,296-963	2,997-5	46,645-1	39,415-6	36,299-3	10,345-8
Contingent, by Single Payment - - - -	37	9,132-000	—	—	33,348-9	—	—	33,348-9
Deferred, by Annual Premium - - - -	62	2,357-000	1,820-142	—	8,583-7	—	—	8,583-7
Deferred, by Single Payment - - - -	61	1,978-296	—	—	21,089-6	—	—	21,089-6
Annuities certain - - - -	76	2,770-217	—	—	18,767-2	—	—	18,767-2
Temporary Annuities - - - -	69	1,036-300	—	—	7,771-4	—	—	7,771-4
Deferred Payments - - - -	21	16,580-000	602-250	563-5	10,025-5	5,278-6	4,381-5	5,144-0
TOTAL Annuities - - - -	5,304	331,220-258	5,219-355	3,561-0	2,961,235-7	44,694-2	41,180-8	2,920,054-9
Deduct Re-assurances - - - -	—	15,097-025	594-000	475-7	79,833-0	7,376-2	5,029-0	73,904-0
	5,304	316,123-233	4,625-355	3,085-3	2,881,402-7	37,318-0	35,251-8	2,846,150-9

Total Liability under Life Assurance and Annuity Transactions - - - - 10,406,053-9

NORTH BRITISH AND MERCANTILE INSURANCE COMPANY—continued.

VII.—*continued.*

VALUATION BALANCE SHEET of the North British and Mercantile Insurance Company,
as at 31st December 1900.

Net Liability under Assurance and Annuity Transactions (as per Summary Statements):		£.	s.	d.	Life Assurance Fund, as per Balance Sheet, under Schedule IV.	£.	s.	d.
Assurances	- - - - -	7,561,003	-	-		8,364,461	15	7
Annuities	- - - - -	2,846,150	18	-	Annuity Fund	2,647,002	8	9
		10,408,053	18	-				
Claims intimated but not proved	- - - - -	14,000	-	-				
		10,422,053	18	-				
Surplus:		£.	s.	d.				
On Assurance Fund	- - - - -	890,798	16	1				
On Annuity Fund	- - - - -	23,851	10	9				
		904,650	6	10				
Less Amount payable to Shareholders:								
From Life Assurance Fund	- - - - -	92,240	-	6				
From Annuity Fund	23,000 - -	115,240	-	6				
		789,410	6	4				
		£. 11,211,464	4	4		£. 11,211,464	4	4

VIII.

Policies share in the profits from the date of issue.

IX.

Results of the Valuation :—

First.—The total amount of profit made by the Company on the assurance business, including 4,419*l.* 19*s.* 5*d.* brought forward from the previous valuation, and 56,412*l.* 4*s.* 11*d.* paid away as prospective bonus on policies which emerged during the Quinquennium, was 937,211*l.* 1*s.*; and the profit on the annuity business was 23,851*l.* 10*s.* 9*d.*

Second.—The amount of profit divided among the policy-holders, excluding 56,412*l.* 4*s.* 11*d.* of prospective bonus already paid, was 773,748*l.*; the number of policies which participated was 41,928, and the amount thereby assured, including bonuses, was 20,669,392*l.* 12*s.* 1*d.*

Third.—The following are specimens of bonuses allotted at 31st December 1900 to North British and Mercantile policies for 100*l.* which had been effected at the ages of 20, 30, 40 and 50, and had been in force for five years, ten years, and upwards. These specimens apply to policies on which the whole of the previously declared bonuses remained intact. The cash values and reductions of premium apply only to policies for the whole term of life.

Age at Entry Last Birthday.	Duration 5 Years.	Duration 10 Years.	Duration 15 Years.	Duration 20 Years.	Duration 25 Years.	Duration 30 Years.	Duration 35 Years.	Duration 40 Years.	
	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	
20	7 - - 1 17 10 - 8 3 - 1 11	7 9 - 2 5 - - 9 10 - 2 5	7 19 6 2 13 11 - 11 10 - 3 1	8 11 6 3 5 - - 14 3 - 3 11	9 3 - 3 16 8 - 17 - - 5 -	9 14 6 4 10 9 1 - 1 - 6 6	10 6 6 5 8 10 1 4 5 - 8 10	10 19 6 6 9 5 1 9 11 - 12 2	Reversionary Bonuses. Cash Values thereof. Reduction of Premium for 5 years. Reduction of Premium for Life.
30	7 - - 2 7 4 - 10 4 - 2 8	7 9 - 2 16 6 - 12 4 - 3 5	7 19 6 3 6 10 - 14 9 - 4 4	8 11 6 4 - - - 17 8 - 5 9	9 3 - 4 16 5 1 1 7 - 7 10	9 14 6 5 14 8 1 6 6 - 10 9	10 6 6 6 12 7 1 11 - - 14 3	10 19 6 7 14 4 1 17 3 1 - -	Reversionary Bonuses. Cash Values thereof. Reduction of Premium for 5 years. Reduction of Premium for Life.
40	7 - - 2 18 8 - 13 - - 3 10	7 9 - 3 9 6 - 15 4 - 5 -	7 19 6 4 4 - - 18 10 - 6 10	8 11 6 5 1 1 1 3 4 - 9 6	9 3 - 5 17 6 1 7 6 - 12 8	9 14 6 6 16 9 1 13 - - 17 9	10 6 6 7 16 11 2 1 1 1 5 1	10 19 6 8 15 7 2 8 8 1 13 10	Reversionary Bonuses. Cash Values thereof. Reduction of Premium for 5 years. Reduction of Premium for Life.
50	7 - - 3 13 9 - 16 6 - 6 -	7 9 - 4 7 10 1 - 3 - 8 3	7 19 6 5 2 4 1 3 11 - 11 -	8 11 6 6 - 7 1 9 1 - 15 7	9 3 - 6 19 1 1 16 5 1 2 3	9 14 6 7 15 7 2 3 1 1 9 11	- - - -	- - - -	Reversionary Bonuses. Cash Values thereof. Reduction of Premium for 5 years. Reduction of Premium for Life.

Quintin Hogg, Chairman of General Court.
David B. Wanchope, } Directors.
Chas. J. C. Scott, }
Henry Cockburn, } Actuaries
Thomas Wallace. }

NORTH BRITISH AND MERCANTILE INSURANCE COMPANY—continued.

(Sixth Schedule.)

Statement of the LIFE ASSURANCE AND ANNUITY BUSINESS of the North British and Mercantile Insurance Company, on the 31st December 1900.

I.

TABLES of Premiums for Assurance of 100*l.*, Payable at Death.
For the Assurance of Lives in this Country.

Age.	Without Profits.	With Profits.	Age.	Without Profits.	With Profits.	Age.	Without Profits.	With Profits.
	Yearly.	Yearly.		Yearly.	Yearly.		Yearly.	Yearly.
	£. s. d.	£. s. d.		£. s. d.	£. s. d.		£. s. d.	£. s. d.
15	1 9 3	1 13 11	31	2 4 1	2 11 1	46	3 8 7	3 19 1
16	1 9 11	1 14 9	32	2 5 3	2 12 5	47	3 11	4 1 11
17	1 10 8	1 15 6	33	2 6 5	2 13 10	48	3 13 7	4 4 10
18	1 11 4	1 16 4	34	2 7 9	2 15 5	49	3 16 6	4 8 3
19	1 12 1	1 17 3	35	2 9 2	2 17 -	50	3 19 9	4 11 11
20	1 12 11	1 18 2	36	2 10 8	2 18 6	51	4 3 4	4 15 5
21	1 13 9	1 19 1	37	2 12 2	3 - 2	52	4 7 3	4 18 11
22	1 14 7	2 - 1	38	2 13 10	3 2 -	53	4 11 1	5 2 9
23	1 15 6	2 1 2	39	2 15 6	3 4 1	54	4 15 5	5 6 9
24	1 16 6	2 2 3	40	2 17 3	3 6 1	55	5 - -	5 11 2
25	1 17 6	2 3 5	41	2 18 11	3 7 11	56	5 4 4	5 15 10
26	1 18 7	2 4 8	42	3 - 8	3 9 11	57	5 8 10	6 - 9
27	1 19 8	2 6 -	43	3 2 6	3 12 -	58	5 13 8	6 5 11
28	2 - 10	2 7 4	44	3 4 5	3 14 4	59	5 18 5	6 11 1
29	2 1 11	2 8 7	45	3 6 5	3 16 7	60	6 3 1	6 16 2
30	2 3 -	2 9 10						

For the Assurance of Lives in the East Indies.

Age next Birth-day.	CIVIL RATES.		MILITARY RATES.		Age next Birth-day.	CIVIL RATES.		MILITARY RATES.	
	Without Profits.	With Profits.	Without Profits.	With Profits.		Without Profits.	With Profits.	Without Profits.	With Profits.
	£. s. d.	£. s. d.	£. s. d.	£. s. d.		£. s. d.	£. s. d.	£. s. d.	£. s. d.
20	2 10 -	2 17 9	3 - -	3 7 9	38	3 12 9	4 2 9	4 2 9	4 12 9
21	2 10 9	2 18 9	3 - 9	3 8 9	39	3 14 9	4 4 9	4 4 9	4 14 9
22	2 11 9	2 19 9	3 1 9	3 9 9	40	3 17 -	4 7 -	4 7 -	4 17 -
23	2 12 9	3 - 9	3 2 9	3 10 9	41	3 19 -	4 9 3	4 9 -	4 19 3
24	2 13 9	3 2 -	3 3 9	3 12 -	42	4 1 -	4 11 9	4 11 -	5 1 9
25	2 15 -	3 3 3	3 5 -	3 13 3	43	4 3 6	4 14 3	4 13 6	5 4 3
26	2 16 -	3 4 6	3 6 -	3 14 6	44	4 6 -	4 17 -	4 16 -	5 7 -
27	2 17 3	3 5 9	3 7 3	3 15 9	45	4 9 -	5 - -	4 19 -	5 10 -
28	2 18 6	3 7 -	3 8 6	3 17 -	46	4 12 -	5 3 -	5 2 -	5 13 -
29	2 19 9	3 8 3	3 9 9	3 18 3	47	4 15 -	5 6 6	5 5 -	5 16 6
30	3 1 -	3 9 9	3 11 -	3 19 9	48	4 18 6	5 10 -	5 8 6	6 - -
31	3 2 3	3 11 -	3 12 3	4 1 -	49	5 2 -	5 13 9	5 12 -	6 3 9
32	3 3 6	3 12 6	3 13 6	4 2 6	50	5 6 -	5 17 9	5 16 -	6 7 9
33	3 5 -	3 14 -	3 15 -	4 4 -	51	5 10 -	6 1 9	6 - -	6 11 9
34	3 6 6	3 15 9	3 16 6	4 5 9	52	5 14 -	6 6 3	6 4 -	6 16 3
35	3 8 -	3 17 6	3 18 -	4 7 6	53	5 18 6	6 10 9	6 8 6	7 - 9
36	3 9 6	3 19 -	3 19 6	4 9 -	54	6 3 -	6 15 9	6 13 -	7 5 9
37	3 11 -	4 - 9	4 1 -	4 10 9	55	6 8 -	7 - 9	6 18 -	7 10 9

For the Assurance of Lives in Canada.

Age.	Without Profits.	With Profits.	Age.	Without Profits.	With Profits.	Age.	Without Profits.	With Profits.
	£. s. d.	£. s. d.		£. s. d.	£. s. d.		£. s. d.	£. s. d.
20	1 12 6	1 16 7	34	2 4	2 9 5	48	3 15 1	4 2 7
21	1 13 3	1 17 5	35	2 5 6	2 11 2	49	3 18 4	4 6 2
22	1 13 10	1 18 1	36	2 7 1	2 13 -	50	4 1 10	4 10 -
23	1 14 5	1 18 8	37	2 8 9	2 14 10	51	4 3 4	4 15 5
24	1 14 11	1 19 3	38	2 10 6	2 16 10	52	4 7 3	4 18 11
25	1 15 4	1 19 9	39	2 12 4	2 18 11	53	4 11 1	5 2 9
26	1 15 10	2 - 4	40	2 14 4	3 1 1	54	4 15 7	5 6 9
27	1 16 5	2 - 11	41	2 16 5	3 3 2	55	5 - -	5 11 2
28	1 17 -	2 1 8	42	2 18 7	3 5 4	56	5 4 4	5 15 10
29	1 17 9	2 2 5	43	3 1 -	3 7 8	57	5 8 10	6 - 9
30	1 18 7	2 3 5	44	3 3 6	3 10 2	58	5 13 8	6 5 12
31	1 19 10	2 4 9	45	3 6 2	3 12 10	59	5 18 5	6 11 1
32	2 1 1	2 6 3	46	3 9 -	3 15 11	60	6 3 1	6 16 2
33	2 2 6	2 7 10	47	3 11 11	3 19 2			

The policies issued at Canadian rates, being few in number, were not separately valued.

NORTH BRITISH AND MERCANTILE INSURANCE COMPANY—*continued.*II and III—*continued.*

Assurances of the North British and Mercantile Insurance Company for the Whole Term of Life.

INDIAN POLICIES.

Age.	WITH PROFITS.				WITHOUT PROFITS.		
	Sums Assured.	Reversionary Bonuses.	Ordinary Annual Premiums.	Extra Premiums.	Sums Assured.	Ordinary Annual Premiums.	Extra Premiums.
	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£.	£. s. d.	£. s. d.
20	—	—	—	—	500	8 16 8	3 18 4
21	400 — —	—	8 2 —	3 16 2	—	—	—
22	400 — —	—	8 5 8	3 14 4	—	—	—
23	250 — —	—	5 6 8	2 5 4	—	—	—
24	700 — —	—	15 1 5	6 13 7	—	—	—
26	1,000 — —	6 10 —	21 8 1	9 11 2	200	4 — 8	1 11 4
27	2,000 — —	—	44 11 8	19 1 4	400	6 19 —	3 8 4
28	3,200 — —	—	76 12 10	31 19 3	1,300	25 19 6	10 16 6
29	300 — —	—	7 7 4	2 14 11	300	6 10 —	2 1 —
30	3,800 — —	19 10 —	94 — 4	17 7 2	700	13 10 8	5 11 4
31	2,600 — —	61 13 3	61 4 3	24 2 7	2,100	42 6 10	19 16 4
32	2,400 — —	1 12 6	61 13 8	16 19 10	750	15 17 8	4 10 4
33	300 — —	4 11 —	7 18 9	2 16 —	3,000	66 10 —	23 15 —
34	4,400 — —	121 9 —	111 1 9	36 8 11	1,600	38 18 4	11 15 5
35	700 — —	54 2 —	16 12 2	6 14 1	1,000	25 16 8	8 4 4
36	10,433 6 8	346 1 2	279 15 11	78 18 2	2,800	72 3 8	22 — 5½
37	11,816 13 4	184 14 —	325 10 3	114 7 1	5,000	117 16 4	43 6 2
38	9,150 — —	192 15 6	280 4 2	85 18 1	—	—	—
39	6,000 — —	242 — 6	167 19 8	52 17 5	1,750	40 15 5	17 3 7
40	1,600 — —	53 9 6	45 15 7	16 17 10	3,350	81 13 4	30 6 2
41	6,000 — —	353 19 6	163 10 2	50 3 8	2,250	63 17 1	18 19 8
42	13,125 — —	707 15 6	394 8 5	83 6 4½	700	16 13 6	6 1 9
43	4,766 13 4	334 1 10	121 19 11	29 18 1½	1,450	41 18 11	16 7 4
44	3,350 — —	400 4 —	95 13 10	36 11 7	1,400	43 16 —	11 18 —
45	8,550 — —	83 5 6	332 15 9	73 7 3	5,200	130 16 10	9 8 10
46	13,600 — —	1,489 10 6	387 18 5	107 10 9	1,800	52 10 5	17 16 1
47	5,200 — —	403 15 6	152 15 1	40 1 9½	3,050	59 12 11	20 13 7
48	6,550 — —	788 13 —	195 19 9	48 — 3	1,900	52 18 —	6 8 —
49	5,500 — —	600 5 6	164 6 8	58 2 1	2,600	72 1 2	27 4 4
50	8,900 — —	1,536 — 6	258 2 11	93 3 11	5,100	128 15 2	29 17 7
51	11,630 — —	1,409 13 6	366 8 4	72 4 6½	2,000	73 17 2	19 5 4
52	4,750 — —	1,220 3 6	115 12 6	24 7 1½	3,200	97 8 9	14 12 6
53	4,500 — —	1,132 9 4½	139 9 2	29 7 2	2,000	60 15 —	17 16 7½
54	7,900 — —	1,354 6 —	228 8 11	31 3 2½	2,800	68 16 3	23 2 10½
55	8,000 — —	2,334 16 —	217 7 6	58 11 2	6,000	162 16 8	52 5 10½
56	8,275 — —	1,560 6 3	247 9 4	33 5 4	2,400	62 8 4	19 13 11
57	7,050 — —	1,400 15 6	223 5 6	54 9 9½	8,250	312 9 8	67 11 4
58	4,900 — —	1,494 10 —	132 8 9	4 19 6	8,900	235 6 8	65 19 10
59	3,500 — —	903 12 10½	108 19 2	29 15 —½	6,050	170 3 5	37 5 5½
60	2,300 — —	446 19 6	70 17 6	10 17 5	4,300	136 15 11	29 2 7½
61	2,400 — —	892 3 10	67 9 10	—	1,600	51 1 11	13 11 4
62	3,600 — —	808 19 6	124 8 8	23 12 11	2,950	86 14 —	21 1 3
63	6,700 — —	1,712 5 10½	235 11 —	52 8 9	1,700	65 12 —	14 2 —
64	—	—	—	—	5,500	154 1 8	46 8 1½
65	—	—	—	—	750	25 10 —	5 12 6
66	2,500 — —	678 6 —	87 1 2	16 17 7	600	21 4 8	3 19 10
67	1,700 — —	395 8 6	82 5 —	12 — —	500	18 7 11	3 14 1½
68	400 — —	113 11 —	16 — —	3 8 —	2,300	88 18 11	15 17 11½
69	200 — —	—	8 9 8	—	1,500	53 17 6	6 8 3
70	3,000 — —	464 7 9	134 14 3	—	1,250	45 8 9	10 4 9
71	2,000 — —	466 17 6	102 6 9	—	2,000	77 7 1	24 18 2
72	2,500 — —	646 15 —	123 12 11	—	1,110	47 9 11	6 13 4
73	—	—	—	—	500	21 3 4	3 4 2
74	—	—	—	—	1,100	53 9 10	4 6 11
75	—	—	—	—	2,500	117 10 10	5 4 2
78	2,800 — —	773 1 6	154 10 4	—	—	—	—
79	300 — —	338 — —	5 10 —	2 12 —	50	2 19 8	— 4
83	—	—	—	—	300	15 — —	—
£.	227,896 13 4	28,533 8 8½	6,898 9 4	1,613 8 7	122,310	3,557 10 7	905 3 5

NORTH BRITISH AND MERCANTILE INSURANCE COMPANY--continued.

II and III--continued.

Re-Assurances for the Whole Term of Life.

HOME POLICIES.

Age.	WITH PROFITS.				WITHOUT PROFITS.			
	Sums Assured.	Reversionary Bonuses.	Ordinary Annual Premiums.	Extra Premiums.	Sums Assured.	Ordinary Annual Premiums.	Extra Premiums.	
	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	
21	—	—	—	—	500	7 18 9	—	
24	16,000	10	326 2 6	93 15	—	—	—	
25	47,000	—	989 1 8	—	—	—	—	
26	—	—	—	—	3,230	60 11 2	—	
34	—	—	—	—	55,500	1,024 2 1	—	
35	—	—	—	—	16,000	277 12 6	—	
36	48,000	444 11 8	1,236 2 11	—	184,300	4,110 1 10	—	
37	6,000	135	170 8 9	—	1,250	31 1 10	—	
38	10,700	910 15 7	287 16 7	—	—	—	—	
39	—	—	—	—	146,000	3,348	5	
41	9,000	790 16	256 7 11	—	1,000	28 4 2	—	
42	16,000	1,472 11 8	473 12 6	—	14,700	417 5 6	—	
43	9,900	205	352 2	—	10,760	297 2 1	—	
44	20,000	4,115 6 2	459 15	—	—	—	—	
45	16,250	2,292 2	433 18	—	5,000	145 16 8	—	
46	2,000	472 10	49 16 8	—	19,200	415 19 2	—	
47	—	—	—	—	32,650	1,046 10 4	—	
48	41,400	6,123 17 11	1,138 14 5	—	153,725	4,332 8 7	—	
49	18,500	1,104 16	543 17 6	—	66,110	1,773 19 10	—	
50	4,000	1,036 12	101 6 8	—	23,500	970 14 2	—	
51	76,500	15,668 11	2,406 17	—	61,456	1,413 13 6	—	
52	7,000	96	217	10	20,500	625 12 1	—	
53	61,500	9,292 2 7	1,949 9 2	—	5,000	108 5 5	—	
54	35,250	6,823 13 9	1,045	3	172,950	6,574 18 3	—	
55	5,000	501 19	138 8 9	—	25,800	1,194 9	—	
56	11,500	830 12 3	405 8 9	—	1,500	39 11 8	—	
57	27,500	5,097 9	940 3 9	—	13,000	435 1 3	—	
58	4,500	1,609	124 17 11	—	4,300	97 5	—	
59	13,600	406 1 8	782 12 7	11	7,200	152 7 2	—	
60	3,500	374 9	162 6 8	—	21,000	887	10	
61	12,500	2,995 1	350 10	—	19,000	509 15 10	—	
62	8,000	122 19 7	222 17 1	—	6,100	156 14 4	—	
63	3,000	1,019 13	79 15 10	—	2,500	83	5	
64	6,500	990 12 4	313 6 3	—	5,800	195 9 7	—	
65	10,500	2,934 18 2	426 4 7	—	—	—	—	
66	2,500	1,037 10	69 5 5	—	9,400	367 13 9	—	
67	15,200	4,272 11 11	623 12 11	—	6,000	137 19 2	—	
68	3,000	—	266 10	—	11,900	463 9 7	5 5	
69	8,000	2,515 15 6	355 15 10	—	5,000	135 8 4	—	
70	10,900	4,530 17 8	418 13 10	—	5,400	384 5	—	
71	11,250	5,177	301 17 1	—	2,500	69 7 6	—	
72	14,750	5,129 2	695 12 6	—	7,400	322 19 7	—	
73	2,250	1,179 10	67 10	—	7,900	260 17 3	—	
74	8,500	1,916 18 10	403 12 4	—	51,900	1,939 17 11	—	
75	10,000	4,575 14 1	364 15	—	—	—	—	
76	31,000	17,327 19 8	1,124 19 2	—	1,000	54 15	—	
77	2,000	833 13	76 11 8	—	1,100	31 15 2	—	
78	1,000	481 5	31 10	—	—	—	—	
79	3,000	909 7 6	158 6 3	—	7,400	348 16 4	24	
80	3,500	871 11 3	245 3 4	—	2,500	86 11 10	—	
82	—	—	—	—	725	22 16 9	—	
83	2,000	1,284 15	52 8 4	—	2,100	128 7 3	—	
90	1,500	971 9 9	54 8 9	—	—	—	—	
£.	681,450	120,892 2 8	21,694 14 11	104 15	1,221,756	35,515 13 10	29 5	

INDIAN POLICIES.

Age.	WITH PROFITS.				WITHOUT PROFITS.			
	Sums Assured.	Reversionary Bonuses.	Ordinary Annual Premiums.	Extra Premiums.	Sums Assured.	Ordinary Annual Premiums.	Extra Premiums.	
	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	
36	—	—	—	—	2,500	—	—	
37	2,000 — —	58 10 —	53 6 8	17 13 4	—	64 11 8	20 8 4	
45	2,000 — —	—	80 — —	20 — —	—	—	—	
58	1,000 — —	344 — —	23 4 2	—	—	—	—	
£.	5,000 — —	402 10 —	156 10 10	37 13 4	2,500 — —	64 11 8	20 8 4	

NORTH BRITISH AND MERCANTILE INSURANCE COMPANY—continued.

IV., V. and VI.

Endowment Assurance Policies at Home Rates by Constant Premiums of the North British and Mercantile Insurance Company.

HOME POLICIES.

Maturing in Year	WITH PROFITS.				WITHOUT PROFITS.			
	Sums Assured.	Reversionary Bonuses.	Ordinary Annual Premiums	Extra Premiums.	Sums Assured.	Ordinary Annual Premiums	Extra Premiums.	
	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	
1901	62,800 - -	9,988 14 11	339 5 10	—	4,150 - -	211 11 4	—	
1902	36,755 9 7	4,669 3 5	2,836 8 7	1 10 -	2,900 - -	136 1 9	—	
1903	52,318 9 10	9,134 15 8	3,134 7 9	4 10 -	3,606 19 2	235 11 2	- 5 -	
1904	61,357 - -	7,766 - 10	4,078 1 6	5 10 -	17,000 - -	997 17 8	—	
1905	67,708 4 4	8,991 16 6	4,190 15 7	11 19 8	47,045 - -	2,237 7 5	—	
1906	70,200 - -	8,553 11 5	4,183 11 4	12 - -	9,180 - -	695 1 10	1 10 -	
1907	102,600 - -	11,582 10 6	5,939 17 11	19 15 -	12,700 - -	888 2 4	2 - -	
1908	103,465 - -	10,086 11 6	6,080 2 7	3 10 -	38,366 17 6	1,988 4 2	1 10 -	
1909	88,805 - -	7,946 12 -	5,059 14 6	43 10 -	13,189 - -	752 15 -	—	
1910	121,516 15 11	10,040 14 6	6,658 2 5	3 15 -	10,900 - -	658 15 5	- 5 -	
1911	129,138 1 11	10,128 18 10	6,572 12 7	4 7 6	86,450 - -	5,466 5 6	—	
1912	130,005 - -	9,157 14 11	6,920 9 2	12 6 3	19,634 - -	815 8 1	- 5 -	
1913	132,632 17 6	9,110 9 5	6,658 7 10	31 10 -	20,222 - -	1,010 15 9	8 12 6	
1914	161,125 - -	9,146 5 9	8,043 5 6	38 14 10	9,583 - -	495 18 2	—	
1915	197,200 - -	9,527 5 7	9,702 - 2	12 5 -	34,284 - -	2,131 3 5	—	
1916	178,293 9 7	9,030 10 6	8,201 6 4	19 12 2	8,200 - -	348 15 3	3 1 3	
1917	181,225 9 7	7,356 8 -	8,272 17 6	38 12 6	9,750 - -	385 16 7	—	
1918	201,922 - -	8,537 12 5	8,680 16 4	23 14 2	10,700 - -	427 8 7	11 6 -	
1919	174,730 - -	6,892 5 2	7,330 3 5	26 10 -	12,533 - -	503 11 1	19 15 -	
1920	193,705 8 9	7,210 3 3	7,903 1 7	31 12 -	40,115 - -	1,802 4 10	—	
1921	166,435 - -	6,560 17 -	6,439 1 3	20 17 10	10,950 - -	298 18 10	—	
1922	161,900 - -	4,642 10 9	6,268 6 10	12 4 6	13,350 - -	453 13 3	—	
1923	152,700 - -	4,946 16 -	5,624 1 5	20 9 4	13,812 2 6	460 18 6	—	
1924	159,682 16 -	3,998 5 3	5,782 15 3	48 15 -	11,388 - -	364 6 8	—	
1925	133,288 - -	3,208 4 9	4,694 12 7	1 15 -	22,850 - -	801 5 4	- 5 -	
1926	131,150 - -	2,782 7 -	4,452 15 11	14 6 8	5,300 - -	151 15 1	—	
1927	122,410 - -	2,511 17 9	4,027 8 6	23 7 6	7,300 - -	221 2 5	—	
1928	96,650 - -	1,574 14 9	3,155 17 -	16 - 10	4,423 - -	124 - 9	—	
1929	102,200 - -	1,402 7 6	3,243 19 7	9 - -	1,850 - -	49 11 11	- 10 -	
1930	81,650 - -	960 16 9	2,505 19 5	11 10 -	3,750 - -	101 13 10	—	
1931	75,500 - -	796 16 6	2,270 - 5	11 5 -	6,700 - -	173 17 4	3 5 -	
1932	57,950 - -	752 7 6	1,717 3 1	12 10 2	3,450 - -	82 17 8	—	
1933	55,500 - -	199 15 6	1,590 17 2	12 19 3	2,325 - -	55 4 -	—	
1934	59,900 - -	276 7 -	1,681 10 9	5 4 2	3,458 - -	66 11 2	—	
1935	25,737 - -	100 2 -	702 6 4	6 - -	1,200 - -	28 19 4	—	
1936	33,551 15 -	240 1 -	893 2 5	6 4 4	1,350 - -	30 13 3	—	
1937	22,500 - -	62 18 6	592 9 11	4 10 -	800 - -	17 13 1	—	
1938	16,000 - -	9 2 -	412 5 1	1 9 9	500 - -	10 1 4	—	
1939	14,200 - -	1 6 -	359 3 1	- 5 -	900 - -	19 6 8	—	
1940	7,550 9 6	78 13 -	180 14 -	1 5 -	—	—	—	
1941	4,850 - -	—	116 6 4	—	1,000 - -	23 10 -	13 16 8	
1942	4,076 10 -	21 15 6	93 14 11	4 18 4	100 - -	1 19 8	—	
1944	2,076 10 -	—	45 5 9	—	—	—	—	
1945	450 - -	—	10 1 8	—	—	—	—	
1946	100 - -	—	2 4 2	—	—	—	—	
1947	100 - -	—	2 2 4	—	—	—	—	
1948	250 - -	—	5 5 5	—	—	—	—	
£.	4,135,861 7 6	209,986 7 1	177,654 19 -	590 1 9	527,264 19 2	25,726 15 5	66 6 5	

RE-ASSURANCES.

Maturing in Year	WITH PROFITS.				WITHOUT PROFITS.			
	Sums Assured.	Reversionary Bonuses.	Ordinary An- nual Premiums	Extra Premiums.	Sums Assured.	Ordinary An- nual Premiums	Extra Premiums.	
	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	
1901	16,420 - -	875 6 -	—	—	—	—	—	
1903	—	—	—	—	200 - -	5 12 6	—	
1904	—	—	—	—	125 - -	3 19 9	—	
1905	—	—	—	—	26,000 - -	1,122 13 4	—	
1908	—	—	—	—	28,000 - -	1,433 6 8	—	
1910	5,000 - -	—	396 13 4	—	—	—	—	
1911	—	—	—	—	63,500 - -	4,184 - -	—	
1915	8,000 - -	359 17 11	420 17 6	—	12,500 - -	904 13 9	—	
1920	—	—	—	—	20,000 - -	920 - -	—	
1924	4,500 - -	—	183 6 8	—	—	—	—	
£.	33,920 - -	1,235 3 11	1,000 17 6	—	150,325 - -	8,574 6 -	—	

NORTH BRITISH AND MERCANTILE ASSURANCE COMPANY—continued.

IV. V. and VI.—continued.

Total Amounts Assured, Reversionary Bonuses, Premiums Annually Receivable, and Total Premiums Received on all Policies other than Policies for the Whole of Life at Home Rates and at Indian Rates, and Endowment Assurance Policies at Home Rates, with uniform Annual Premiums, as at 31st December 1900. Also Statement of Re-Assurances corresponding thereto.

HOME POLICIES.

CLASS OF ASSURANCE.	PARTICIPATING POLICIES.					NON-PARTICIPATING POLICIES.				
	Sums Assured.	Reversionary Bonuses.	Annual Premiums.		Total Premiums Received.	Sums Assured.	Annual Premiums.		Total Premiums Received.	Total Premiums Received.
			Ordinary.	Extra.			Ordinary.	Extra.		
Joint Lives -	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.
Last Survivor -	71,531 18 4	6,764 8 5	3,894 11 7	8 5 -	38,828 15 11	30,954 - -	1,946 9 -	- - -	10,988 19 9	- - -
Endowment Assurances (Special)	20,149 - -	3,390 11 10	511 8 -	2 - -	5,672 19 6	117,942 - -	2,750 18 2	68 10 -	13,208 2 3	- - -
Terminable Premiums -	176,883 3 7	10,694 10 10	7,452 11 2	54 18 3	71,261 1 10	71,846 4 7	4,008 15 5	4 10 10	22,997 8 9	- - -
On Ascending Scales -	1,378,017 11 10	125,088 12 1	43,268 11 1	110 5 -	556,628 4 1	368,136 12 -	3,637 13 8	30 14 7	232,807 2 6	- - -
Half-Premium -	2,000 - -	161 10 -	53 16 8	- - -	533 2 6	- - -	- - -	- - -	- - -	- - -
Deferred Assurances -	262,020 - -	- - -	5,071 14 8	17 12 7	11,631 15 11	173,305 9 7	3,446 13 1	36 5 -	7,799 1 5	- - -
Survivorships -	44,550 - -	254 13 -	541 16 7	- - -	2,517 8 3	69,500 - -	1,052 7 1	- - -	3,138 17 6	- - -
Short Term -	- - -	- - -	- - -	- - -	- - -	355,751 6 8	3,797 10 11	71 18 9	41,180 6 2	- - -
Endowments -	- - -	- - -	- - -	- - -	- - -	519,068 11 8	9,693 19 7	76 16 3	28,022 14 6	- - -
Double Benefit Assurances -	- - -	- - -	- - -	- - -	- - -	102,713 3 1	2,743 12 -	- - -	45,443 15 8	- - -
Against Issue -	- - -	- - -	- - -	- - -	- - -	4,300 - -	237 16 5	- - -	3,001 4 5	- - -
Increasing Assurances -	- - -	- - -	- - -	- - -	- - -	292,777 6 8	45 - -	- - -	13,422 17 11	- - -
Title -	- - -	- - -	- - -	- - -	- - -	1,145 - -	31 15 4	- - -	618 1 3	- - -
TOTALS -	1,955,151 13 9	146,354 6 2	60,794 9 9	193 - 10	687,093 8 -	2,109,673 - 11	33,292 10 8	288 15 5	423,387 1 8	- - -

CLASS OF RE-ASSURANCE.	PARTICIPATING POLICIES.					NON-PARTICIPATING POLICIES.				
	Sums Assured.	Reversionary Bonuses.	Annual Premiums.		Total Premiums Paid.	Sums Assured.	Annual Premiums.		Total Premiums Paid.	Total Premiums Paid.
			Ordinary.	Extra.			Ordinary.	Extra.		
Joint Lives -	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.
Endowment Assurances (Special)	1,300 - -	211 12 -	75 6 11	- - -	1,402 1 -	1,886 - -	125 7 8	- - -	438 16 10	- - -
Terminable Premiums -	26,265 - -	3,551 3 -	1,274 3 4	- - -	19,274 10 6	21,250 - -	2,028 18 1	- - -	3,353 11 8	- - -
Half-Premiums -	61,729 - -	6,576 1 2	2,021 9 2	- - -	36,061 19 2	57,350 - 2	580 7 4	- - -	35,412 5 9	- - -
Deferred Assurances -	5,000 - -	37 10 -	131 13 4	- - -	98 15 -	5,000 - -	112 8 4	- - -	134 16 8	- - -
Survivorships -	- - -	- - -	- - -	- - -	- - -	58,000 - -	856 13 4	- - -	2,570 - -	- - -
Short Term -	- - -	- - -	- - -	- - -	- - -	68,610 - -	909 16 8	- - -	8,860 - 11	- - -
Against Issue -	- - -	- - -	- - -	- - -	- - -	189,133 3 9	3,959 7 1	- - -	10,131 7 6	- - -
TOTALS -	94,294 - -	10,376 6 2	3,502 12 9	- - -	56,827 5 8	473,919 3 11	8,572 18 6	- - -	62,710 2 10	- - -

NORTH BRITISH AND MERCANTILE INSURANCE COMPANY—continued.

IV., V. and VI.—continued.

INDIAN POLICIES.

CLASS OF ASSURANCE.	PARTICIPATING POLICIES.					NON-PARTICIPATING POLICIES.				
	Sums Assured.	Reversionary Bonuses.	Annual Premiums.		Total Premiums Received.	Sums Assured.	Annual Premiums.		Total Premiums Received.	Total Premiums Paid.
	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.
Joint Lives	500 - -	154 12 -	24 14 2	-	617 14 2	-	-	-	-	-
Endowment Assurances	135,490 13 4	1,621 19 8	7,237 15 5½	888 17 5½	27,798 1 1½	57,286 18 7	2,900 5 6	333 14 9½	8,913 15 8½	-
Terminable Premiums	32,600 - -	888 1 -	1,245 10 4	297 11 3	7,220 14 1	13,459 17 4	365 14 6	79 13 4½	4,052 7 10	-
Half-Premium	6,850 - -	-	161 1 7	68 19 7	278 10 10	650 - -	12 13 9	5 7 7	19 2 8	-
Short Term	-	-	-	-	-	8,666 13 4	201 17 1	31 4 3	613 3 3	-
Endowments	-	-	-	-	-	6,800 - -	414 18 9	5 19 10	1,081 13 6	-
TOTALS	175,440 13 4	2,664 12 8	8,669 1 6½	1,255 8 3½	35,915 - 2½	86,663 9 3	3,895 9 7	455 19 10	14,680 2 6½	-

CLASS OF RE-ASSURANCE.	PARTICIPATING POLICIES.					NON-PARTICIPATING POLICIES.				
	Sums Assured.	Reversionary Bonuses.	Annual Premiums.		Total Premiums Paid.	Sums Assured.	Annual Premiums.		Total Premiums Paid.	Total Premiums Paid.
	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.
Endowment Assurances	500 - -	-	24 10 -	3 17 -	49 - -	-	-	-	-	-
Terminable Premiums	-	-	-	-	-	450 - -	-	-	407 5 -	-
Half-Premium	2,500 - -	-	77 18 4	27 10 -	77 18 4	-	-	-	-	-
TOTALS	3,000 - -	-	102 8 4	31 7 -	126 18 4	450 - -	-	-	407 5 -	-

NORTH BRITISH AND MERCANTILE INSURANCE COMPANY—*continued.*

VII.

Total amount of immediate annuities on single lives.

Age.	ANNUITIES.			Age.	ANNUITIES.		
	Males.	Females.	Totals.		Males.	Females.	Totals.
	£. s. d.	£. s. d.	£. s. d.		£. s. d.	£. s. d.	£. s. d.
15 to 16	—	5 — —	5 — —	59 to 60	21,242 3 7	35,495 3 4	56,737 6 11
17 „ 18	—	5 — —	5 — —	60 „ 61	2,905 16 10	4,087 10 6	6,993 7 4
19 „ 20	—	9 17 —	9 17 —	61 „ 62	1,635 11 8	3,299 10 10	4,935 2 6
23 „ 24	—	5 — —	5 — —	62 „ 63	3,434 8 10	3,611 2 5	7,045 11 3
25 „ 26	102 13 8	—	102 13 8	63 „ 64	3,290 18 10	6,127 8 9	9,418 7 7
26 „ 27	140 — —	6 2 4	146 2 4	64 „ 65	1,949 0 9	6,569 13 5	8,518 14 2
27 „ 28	54 — —	168 5 8	222 5 8	65 „ 66	2,087 1 —	8,428 18 2	10,515 19 2
28 „ 29	—	36 11 8	36 11 8	66 „ 67	1,783 1 4	6,359 9 4	8,142 10 8
29 „ 30	—	170 12 —	170 12 —	67 „ 68	2,287 14 10	7,575 11 6	9,863 6 4
30 „ 31	128 — —	220 16 —	348 16 —	68 „ 69	1,682 18 10	5,909 4 11	7,592 3 9
31 „ 32	39 4 4	153 7 8	192 12 —	69 „ 70	3,724 2 2	5,288 14 9	9,012 16 11
32 „ 33	105 13 4	223 16 8	329 10 —	70 „ 71	2,825 14 8	5,366 6 6	8,192 1 2
33 „ 34	157 18 8	311 16 —	469 14 8	71 „ 72	2,473 16 6	6,583 5 10	9,057 2 4
34 „ 35	61 3 4	83 2 4	144 5 8	72 „ 73	8,084 16 —	6,409 9 11	14,494 5 11
35 „ 36	78 — —	199 8 4	277 8 4	73 „ 74	1,070 12 6	6,683 18 9	7,754 11 3
36 „ 37	—	209 7 5	209 7 5	74 „ 75	2,439 4 6	7,020 2 4	9,459 6 10
37 „ 38	58 2 —	352 3 4	410 5 4	75 „ 76	2,100 — 6	5,094 16 4	7,194 16 10
38 „ 39	319 7 —	356 15 2	676 2 2	76 „ 77	3,115 15 4	3,770 17 10	6,886 13 2
39 „ 40	43 1 —	1,564 4 8	1,607 5 8	77 „ 78	2,570 15 4	4,866 16 5	7,437 11 9
40 „ 41	105 14 8	773 — 6	878 15 2	78 „ 79	3,564 2 —	4,075 9 2	7,639 11 2
41 „ 42	30 5 —	824 — 8	854 5 8	79 „ 80	2,404 3 7	4,081 17 4	6,486 — 11
42 „ 43	107 10 —	1,243 6 8	1,350 16 8	80 „ 81	3,577 4 8	2,498 15 10	6,076 — 6
43 „ 44	384 15 5	619 9 —	1,004 4 5	81 „ 82	1,366 19 —	4,012 11 8	5,379 10 8
44 „ 45	414 — —	779 4 4	1,193 4 4	82 „ 83	568 19 —	2,253 13 3	2,822 12 3
45 „ 46	434 13 8	598 15 2	1,033 8 10	83 „ 84	1,615 9 4	3,191 2 10	4,806 12 2
46 „ 47	1,095 1 1	1,033 3 —	2,128 4 1	84 „ 85	2,959 16 8	2,088 5 8	5,048 2 4
47 „ 48	547 16 4	955 5 —	1,503 1 4	85 „ 86	465 19 6	5,185 1 8	5,651 1 2
48 „ 49	714 2 10	1,665 4 —	2,379 6 10	86 „ 87	730 17 6	2,254 7 4	2,985 4 10
49 „ 50	772 — —	397 7 4	1,169 7 4	87 „ 88	561 7 —	1,808 11 6	2,369 18 6
50 „ 51	1,889 10 10	1,037 19 —	2,927 9 10	88 „ 89	252 10 —	544 12 10	797 2 10
51 „ 52	1,123 2 4	1,538 1 2	2,661 3 6	89 „ 90	1,128 — —	666 14 4	1,794 14 4
52 „ 53	935 2 —	2,302 13 10	3,237 15 10	90 „ 91	170 — —	255 14 6	425 14 6
53 „ 54	754 11 8	1,399 19 9	2,154 11 5	91 „ 92	—	350 17 2	350 17 2
54 „ 55	2,480 9 —	2,601 7 10	5,081 16 10	92 „ 93	—	934 9 6	934 9 6
55 „ 56	3,138 6 —	2,595 13 2	5,733 19 2	93 „ 94	—	100 — —	100 — —
56 „ 57	1,600 8 4	3,693 17 8	5,294 6 —	94 „ 95	—	91 12 4	91 12 4
57 „ 58	2,385 18 7	3,209 7 8	5,595 6 3	95 „ 96	—	200 — —	200 — —
58 „ 59	1,041 12 6	4,146 1 4	5,187 13 10	96 „ 97	—	36 15 —	36 15 —
£.	21,242 3 7	35,495 3 4	56,737 6 11		90,069 2 3	173,178 13 9	263,247 16 —

Re-assurances of immediate annuities on single lives.

Age.	Males.	Females.	Totals.	Age.	Males.	Females.	Totals.
	£. s. d.	£. s. d.	£. s. d.		£. s. d.	£. s. d.	£. s. d.
54 to 55	350 — —	—	350 — —	71 to 72	3,500 — —	—	3,500 — —
55 „ 56	500 — —	—	500 — —	76 „ 77	—	500 — —	500 — —
59 „ 60	250 — —	—	250 — —	77 „ 78	—	350 — —	350 — —
63 „ 64	—	100 — —	100 — —	82 „ 83	—	885 — —	885 — —
64 „ 65	—	300 — —	300 — —	83 „ 84	783 5 4	—	783 5 4
65 „ 66	—	278 15 2	278 15 2	84 „ 85	—	2,500 — —	2,500 — —
					5,383 5 4	4,913 15 2	10,297 — 6

NORTH BRITISH AND MERCANTILE INSURANCE COMPANY—continued.

VII.—continued.

Total amount of immediate annuities on two or more lives.

I. JOINT LIFE AND SURVIVOR ANNUITIES.

Age.		Amount of Annuities.	Age.		Amount of Annuities.	Age.		Amount of Annuities.
Older Life.	Younger Life.		Older Life.	Younger Life.		Older Life.	Younger Life.	
		£. s. d.			£. s. d.			£. s. d.
29	27	62 - -	66	55	290 13 4	76	61	80 4 -
36	30	90 - -		58	33 15 6		62	20 - -
43	16	250 - -		61	209 9 2		65	331 16 -
45	40	25 - -		62	364 6 8		66	15 2 8
46	44	51 17 8		63	250 - -		70	44 7 6
47	37	36 8 -		64	101 11 10		74	21 13 4
48	42	117 - -	67	62	50 16 8		75	212 15 -
49	46	150 - 2		63	48 5 4	77	61	83 6 -
50	41	25 19 10		64	15 4 -		70	40 - -
51	46	15 - -		65	112 5 8		71	16 12 6
	49	23 16 8		66	62 16 8		72	40 - -
	50	30 - -	68	60	78 15 2		73	199 3 4
52	50	60 12 -		61	50 - -		76	40 - -
53	41	78 - -		63	300 - -	78	71	161 3 4
54	52	42 2 8		64	23 12 8		72	40 - -
	53	42 17 4		65	745 7 4		74	21 13 4
55	27	100 - -		66	70 - -		76	21 13 4
	46	19 6 -		67	160 - -	79	68	62 1 -
	47	110 - -		68	95 - -		71	100 - -
	48	73 1 8	69	50	34 2 -		74	140 11 8
	53	32 - 4		54	65 - -		75	100 - -
56	49	25 7 6		55	200 - -		77	245 10 -
	52	25 19 2		60	422 18 4	80	37	4 13 -
	54	309 5 -		61	368 8 6		55	120 - -
57	48	133 9 2		62	70 - -		76	150 - -
	49	15 16 6		64	66 3 4		77	10 18 4
	56	11 1 4		65	171 - -	81	46	50 - -
58	40	200 - -		66	323 1 4		73	22 18 -
	51	95 8 -		67	123 5 6		74	60 - -
	53	56 6 4	70	36	80 - -		79	145 18 4
	54	16 9 6		57	40 16 8	82	81	89 8 -
	56	105 18 4		58	6 6 10		82	10 - -
	57	101 16 2		61	50 - -	83	68	104 15 4
59	47	15 3 6		63	61 7 2		78	28 7 2
	49	151 1 8		65	54 - -	84	74	16 19 4
	55	75 14 2		68	26 - -	85	50	20 - -
	56	58 2 -	71	36	70 15 -		61	32 16 8
	57	60 4 -		42	40 - -		65	300 - -
60	54	50 - -		67	42 9 -	86	79	120 - -
	57	86 - -		70	81 8 -	87	79	40 - -
	58	56 18 6	72	55	147 5 -	89	78	200 - -
61	54	17 10 6		61	95 6 10	92	82	250 - -
	58	233 13 4		64	11 19 4	93	84	110 5 -
	60	70 - -		67	150 - -	On more than two lives.		
62	52	96 8 -		69	20 - -			
	56	57 4 6		71	100 - -	51	45	42
	57	623 19 10	73	28	12 19 -	51	46	45
	58	28 4 2		62	174 11 8	57	50	46
	60	25 2 -		66	140 1 8	67	56	34
	61	486 3 4		67	154 5 2	67	61	60
63	45	10 7 6		69	74 3 4	67	62	61
	53	137 15 8		72	69 16 8	67	66	63
	55	178 10 -		73	40 - -	69	67	62
	57	31 8 4	74	52	23 1 4	70	62	41
	58	215 18 6		61	50 - -	74	67	64
	59	15 - -		65	36 8 4	74	72	68
64	62	147 4 -		70	30 - -	76	74	66
	58	83 18 -		71	179 12 6	78	77	65
	60	11 16 8		72	107 - -	79	77	66
65	63	17 18 6		73	4 - -	80	70	62
	53	38 5 -	75	42	20 - -	84	77	61
	55	29 17 6		58	150 - -		58	
	58	18 4 6		65	36 10 10	Total £.		
	59	36 - -		67	40 - -	19,649 - 10		
	60	167 15 -		68	40 - -			
	62	98 10 -		71	116 - -			
	63	200 - -		72	204 2 8			
66	65	31 12 6	76	73	76 11 10			
	43	50 - -		45	150 - -			
	53	300 - -		54	120 - -			

NORTH BRITISH AND MERCANTILE INSURANCE COMPANY—*continued.*VII.—*continued.*

II.—JOINT LIFE ANNUITIES.

Age.		Amount of Annuities.	Age.		Amount of Annuities.
Older life.	Younger life.		Older life.	Younger life.	
		£. s. d.			£. s. d.
59	32	121 4 -	79	40	1,007 7 -
	36	117 10 -		45	210 - -
62	27	341 - -		59	75 7 6
67	25	11 16 -	80	35	48 11 2
68	28	49 11 8	82	56	300 - -
	31	49 11 8	84	56	50 - -
	63	148 15 -	89	60	115 14 -
	67	44 - -			
69	43	89 19 9	On more than two lives.		
	67	134 9 10			
73	69	26 13 -	68 (Survivors and survivors of 70, 65, 52 - 68 (Survivors and survivors of 11 lives -		148 15 -
	72	13 3 6			148 15 -
74	41	19 15 -			
78	54	88 16 2			
				£.	3,360 15 -

VIII.

Total Annuities, Premiums annually receivable, and total Premiums received for all classes of annuities other than those specified under heading No. 7, as at 31st December, 1900. Also statement of re-assurances corresponding thereto.

Class of Annuity.	Amount of Annuities.	Annual Premiums.	Total Amount of Premiums Received.	Consideration Money.
	£. s. d.	£. s. d.	£. s. d.	£. s. d.
Contingent, by Annual Premium -	11,108 18 10	3,296 19 3	20,722 12 9	-
Contingent, by Single Payment -	9,132 - -	-	-	29,214 11 1
Deferred, by Annual Premium -	2,357 - -	1,320 2 10	7,110 12 11	-
Deferred, by Single Payment -	1,978 5 11	-	-	14,675 17 9
Annuities certain -	2,770 4 4	-	-	27,194 18 2
Temporary Annuities -	1,036 4 -	-	-	9,964 13 10
Deferred Payments -	16,580 - -	602 5 -	3,971 3 3	636 - 2
£.	44,962 13 1	5,219 7 1	31,804 8 11	81,686 1 -

RE-ASSURANCES.

Class of Re-Assurance.	Amount of Annuities.	Annual Premiums.	Total Amount of Premiums paid.	Consideration Money.
	£. s. d.	£. s. d.	£. s. d.	£. s. d.
Contingent, by Annual Premium -	2,250 - -	594 - -	6,810 - -	-
Contingent, by Single Payment -	2,550 - -	-	-	4,276 16 -
£.	4,800 - -	594 - -	6,810 - -	4,276 16 -

NORTH BRITISH AND MERCANTILE INSURANCE COMPANY—*continued.*

IX.

The average rate of interest after deducting Income Tax, at which the Life Assurance and Annuity Funds of the Company were invested at the close of each year, during the period since last investigation, was :—

	Life Assurance Fund.			Annuity Fund.		
	£.	s.	d.	£.	s.	d.
In 1896	-	-	-	4	1	1
" 1897	-	-	-	3	19	10
" 1898	-	-	-	3	19	-
" 1899	-	-	-	3	19	7
" 1900	-	-	-	3	19	-

NOTE.—These rates have been found by taking the amount of interest actually received during the year (less Income Tax) as the return on the mean of the funds at the beginning and end of the year.

X.

Table containing examples of the Surrender Values at present allowed for North British and Mercantile Policies for the Whole Term of Life, and for Endowment Assurances.
Policies for 100*l.* without Profits, for the Whole Term of Life.

Age at Entry.	DURATION OF THE POLICY.					
	5 Years.	10 Years.	15 Years.	20 Years.	25 Years.	30 Years.
	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.
20	2 12 8	5 18 6	9 4 4	12 10 2	15 16 -	19 17 10
30	3 8 9	7 14 9	12 - 9	16 6 9	21 4 5	26 10 4
40	4 17 10	10 6 1	16 - 8	21 19 9	27 18 11	36 - 10
50	6 18 7	14 7 1	22 6 8	30 6 2	40 1 9	—
60	9 16 11	22 3 1	34 9 3	46 15 4	—	—

Endowment Assurance Policies for 100*l.* without Profits, payable at death or 60.

Age at Entry.	DURATION OF THE POLICY.				
	5 Years.	10 Years.	15 Years.	20 Years.	25 Years.
	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.
20	3 14 1	8 3 5	13 7 3	19 9 4	31 5 1
30	6 - 1	13 1 6	25 2 10	42 4 10	66 3 -
40	12 12 10	31 14 5	59 10 1	—	—
50	39 9 5	—	—	—	—
60	—	—	—	—	—

The minimum surrender value at present allowed for policies for the Whole Term of Life, and for Endowment Assurance policies, is 40 per cent. of the premiums received, exclusive of extra premiums and that received for the first year. But no surrender value is allowed for policies for the Whole Term of Life at uniform premiums until three years' premiums have been received, or for policies for the Whole Term of Life by Terminable Premiums or for Endowment Assurance Policies until two years' premiums have been received.

The minimum surrender value allowed for Endowment Policies with return of premiums in the event of death, is the whole of the premiums received exclusive of that received for the first year.

Quintin Hogg, Chairman of General Court
David B. Wauchope, } Directors.
Charles J. C. Scott, }
Henry Cockburn, } Actuaries.
Thomas Wallace, }

SCOTTISH LIFE ASSURANCE COMPANY (LIMITED).

(Third and Fourth Schedules.)

REVENUE ACCOUNTS

Of the Scottish Life Assurance Company (Limited), for the Year ending 31st December 1900.

I.—LIFE ASSURANCE ACCOUNT.

Amount of Life Assurance Funds at the beginning of the year	£. s. d.	Claims under Life Policies (paid and outstanding) after deduction of Sums Re-assured :—	£. s. d.
	522,001 8 11		
Premiums	£. s. d. 83,671 13 4	By Death - - - - -	£. s. d. 23,235 15 6
Less Re-assurance Premiums	7,231 3 7	On Survivorship - - - - -	1,566 8 7
	76,390 9 9	Surrenders - - - - -	24,852 4 1
Consideration for Annuities granted	14,809 19 -	Annuities - - - - -	2,501 15 -
Interest and Dividends	23,065 12 2	Commission - - - - -	8,210 11 5
Profit on Investments realised	7,123 14 -	Expenses of Management - - - - -	4,063 2 2
Assignment Fees	20 5 -	Income Tax - - - - -	8,823 8 7
	£. 643,401 8 10	Amount of Life Assurance Funds at the end of the year	£. 643,401 8 10

II.—ACCIDENT AND GENERAL ACCOUNT.

Amount of Funds at the beginning of the year (exclusive of Life Funds and of Paid-up Capital)	£. s. d.	Non-fatal Claims (paid and outstanding) after deduction of Re-assurances	£. s. d.
	16,039 5 7		
Accident Premiums	£. s. d. 7,611 18 1	Bonus reductions to Policy Holders - - - - -	2,168 12 3
Less Re-assurance Premiums	60 11 2	Commission - - - - -	478 14 3
	7,551 7 11	Expenses of Management - - - - -	918 19 1
Interest and Dividends	2,677 4 4	Shareholders' Dividend - - - - -	2,857 9 7
Transfer Fees	5 5 -	Income Tax - - - - -	3,350 - -
	£. 26,273 1 10	Amount of Funds at the end of the year (exclusive of Life Funds and of paid up Capital), viz. :—	£. s. d. 133 17 3
		Accident and General Funds - - - - -	£. s. d. 3,465 9 5
		Fatal Accident Fund - - - - -	8,000 - -
			£. 16,465 9 5
			£. 26,273 1 10

BALANCE SHEET

Of the Scottish Life Assurance Company (Limited), on the 31st December 1900.

LIABILITIES.	£. s. d.	ASSETS.	£. s. d.
Shareholders' Capital subscribed	250,000 - -	Mortgages on Property within the United Kingdom	9,410 - -
Whereof uncalled	200,000 - -	Mortgages on Property out of the United Kingdom	14,570 12 11
Shareholders' Capital paid up	50,000 - -	Loans on Trust Funds, Reversions, and Life Interests	48,568 9 9
Accident and General Funds	8,465 9 5	Loans on Preference and Ordinary Shares	3,800 - -
Fatal Accident Fund	8,000 - -	Loans on the Company's Policies	27,427 11 1
	66,465 9 5	Investments :—	
Life Assurance Funds	593,981 11 10	Municipal Securities	23,228 3 6
	660,447 1 3	British Government Securities	1,176 - -
Claims under Life Policies admitted (or intimated) but not yet payable	£. s. d. 4,068 11 -	Foreign Government Securities	13,239 6 8
Accident Claims outstanding	153 7 -	Railway and other Debentures, and Debenture Stocks	125,020 - 2
Commission outstanding	1,095 - -	Preference Stocks and Shares	36,068 10 10
Expenses and sundry sums outstanding	363 15 4	Ordinary Stocks and Shares	34,008 8 8
Shareholders' Dividends unclaimed	50 12 2	Deferred Stocks	1,019 - 6
Premiums paid in advance	15 15 4	Railway and other Mortgage Bonds	205,962 2 4
	£. 666,184 2 1	House Property, including the Company's Edinburgh, and Branch Offices	45,318 18 5
		Reversions and Life Interests	34,305 - 5
		Deposits for fixed periods with Banks and Companies	4,970 7 11
		Ground Annals	871 7 6
		Rent Charges	1,779 16 3
		Loans on Personal Security with Mortgage of Life Policies	804 12 4
		Agents' Balances	11,723 1 1
		Outstanding Premiums	5,614 1 3
		Interest accrued but not yet due	5,693 14 1
		Cash on Current Account	£. s. d. 5,973 19 9
		Policy Stamps in hand	92 18 10
		Office Furniture	6,066 18 7
			1,122 17 9
			£. 666,184 2 1

Arthur Mitchell, Chairman.
James Macdonald, }
Charles D. Menzies, } Directors.
John Nicholson,
David Paulin, Manager.
James Chatham, Secretary and Actuary.

Edinburgh, 7 March 1901.—In accordance with the provisions of the Companies Act 1900, we certify that all our requirements as Auditors have been complied with; and we report to the Shareholders that we have examined the books and accounts of the Scottish Life Assurance Company, Limited, for the year ended 31st December 1900, and the above Balance-Sheet and Revenue Accounts, and that in our opinion the said Balance Sheet and Revenue Accounts are properly drawn up, so as to exhibit a true and correct view of the state of the Company's affairs at 31st December 1900, as shown by the Books of the Company. We have also inspected the various Securities and have found them in order.

A. & J. Robertson, C.A., Auditors.

SCOTTISH LIFE ASSURANCE COMPANY (LIMITED)—*continued.**(Fifth Schedule.)*

Statement respecting the VALUATION OF THE LIABILITIES under Life Policies, and Annuities of The Scottish Life Assurance Company, Limited, made by the Actuary.

I.

The date up to which the valuation has been made is 31st December 1900.

II.

The principles upon which the valuation and distribution of profits among the policyholders are made are determined by the directors, and were as follows :—

The valuation proceeded on strict net premium basis with, in the case of limited payment policies, additional reserves as shown under Section VII. The ordinary policies and the sums assured and bonuses under limited premium policies were grouped according to the year of birth and valued in such groups, the premiums under the latter class being grouped according to the number remaining to be paid. The endowment assurance policies were grouped according to year of maturity ; while the other special-class policies were valued individually. The sums assured were assumed to be payable on the average two months after death ; and an allowance was made for the larger proportion of business transacted in the second six months of the financial year, the next premiums being taken as falling due after an average interval of eight months. Policies on the lives of persons charged an increased rate of premium on account of personal or family history were valued at correspondingly increased ages ; while in the case of policies where the extra was charged on the ground of occupation, &c., such extra was deducted from the premium before valuation, and an adequate reserve made to cover the unexpired extra risk.

Nine-tenths of the profits declared by the directors to be divisible are distributed among the participating policyholders. These profits are, in the first instance, apportioned among such policyholders in the form of an ordinary reversionary bonus at a uniform rate per hundred pounds assured for each year of the period, when policies have already participated ; or for each complete year, excluding the first, that they have been in force, when they participate for the first time ; facilities being, however, given for applying the share of profits as thus determined in other ways—such as accumulating it to extinguish the later premiums, or to make the sum assured payable in lifetime.

III.

The tables of mortality used in the valuation were—for assurances, the Institute of Actuaries' H^x Table ; and for annuities, the Government Annuity (1883) Tables.

IV.

The rate of interest assumed in the calculations was 3 per cent. for both assurances and annuities.

V.

The proportion of the annual premium income, reserved as a provision for future expenses and profits, was the entire "loading" or difference between the net premiums and the premiums actually payable, averaging 17·3 per cent. on the latter.

VI.

CONSOLIDATED (LIFE) REVENUE ACCOUNT of the Scottish Life Assurance Company, Limited,
for Four Years and Seven Months commencing 1st June 1896 and ending 31st December 1900.

Amount of Funds on 1st June 1896—the beginning of the period	£.	s.	d.	£.	s.	d.	Claims under Policies after deduction of Sums Re-Assured)—	£.	s.	d.
	318,364	17	8							
Less amount transferred to Accident and General Account, being Shareholders' proportion of Profits, 1896		3,852	-	315,012	17	8	By Death	59,987	18	7
							On Survivance	9,832	17	5
Premiums after deduction of Re-Assurance Premiums)				292,380	11	1				69,820 16 -
Consideration for Annuities granted				59,594	17	10	Surrenders			3,239 - 3
Interest and Dividends				83,556	4	7	Annuities			31,582 18 11
Profit on Investments				7,123	14	-	Commission			15,635 15 5
Assignment Fees				90	15	-	Expenses of Management			35,777 10 7
							Income Tax			2,681 7 2
							Amount of Funds on 31st December 1900—the end of the period, as per Third Schedule			598,961 11 10
	£.			757,759	-	2		£.		757,759 - 2

SCOTTISH LIFE ASSURANCE COMPANY (LIMITED)—continued.

VII.

SUMMARY AND VALUATION of the Policies of the Scottish Life Assurance Company (Limited),
as at 31st December 1900.

DESCRIPTION OF TRANSACTIONS.	PARTICULARS OF THE POLICIES FOR VALUATION.				VALUATION.			
	Number of Policies.	Sums Assured and Bonuses.	Office Yearly Premiums.	Net Yearly Premiums.	Assurances by the Institute of Actuaries' HM Table. Annuities by Government Annuity 1883 Table. Interest 3 per Cent.			
					Sums Assured and Bonuses.	Office Yearly Premiums.	Net Yearly Premiums.	Net Liability.
ASSURANCES.								
I.—WITH FULL PARTICIPATION IN PROFITS.								
		£. s. d.	£. s. d.	£.	£.	£.	£.	£.
Whole Term of Life	1,079	583,330 10 -	17,307 1 5	13,640	301,306	265,189	208,949	92,356
Limited Premiums	932	557,710 5 6	16,934 3 2	13,913	283,218	136,108	111,510	171,708
Half Premiums	67	31,250 - -	535 4 5	-	641	-	-	641
Endowment Assurances	1,846	495,108 2 -	21,275 15 9	17,888	302,674	247,371	199,849	103,325
Joint Lives	9	10,910 9 -	563 15 2	459	6,904	6,096	4,961	1,943
Extra Premiums Payable	-	-	581 1 -	-	540	-	-	540
£.	3,933	1,678,307 6 6	57,197 - 11	45,400	895,282	654,759	524,769	370,513
II.—ECONOMIC SCHEME* WITH PROFITS.								
Whole Term of Life	304	152,269 10 -	4,330 5 7	3,924	81,578	62,627	57,041	24,537
Limited Premiums	75	52,545 4 -	1,085 7 1	1,001	26,664	12,634	11,728	14,926
Half Premiums	1	200 - -	8 5 8	-	3	-	-	3
Endowment Assurances	53	15,911 10 -	525 11 11	478	8,458	7,842	7,123	1,335
Extra Premiums Payable	-	-	79 9 2	-	52	-	-	52
£.	433	220,926 4 -	6,023 19 5	5,403	116,745	83,103	75,892	40,863
Total Assurances with Profits	4,366	1,899,233 10 6	63,221 - 4	50,803	1,012,027	737,862	600,661	411,366
III.—WITHOUT PARTICIPATION IN PROFITS.								
Whole Term of Life	148	146,590 14 2	4,765 16 9	4,426	83,200	61,090	57,074	26,126
Limited Premiums	1	500 - -	11 13 4	11	206	150	144	62
Half Premiums	38	31,600 - -	614 14 5	-	821	-	-	821
Endowment Assurances	210	82,748 13 4	3,707 - 10	3,508	56,651	32,911	31,064	25,537
Joint Lives	4	600 - -	30 17 8	29	446	244	225	221
Last Survivor	1	21,000 - -	336 - -	304	8,798	6,530	5,967	2,826
Term Assurances	49	100,567 - -	1,002 10 6	-	675	-	-	675
Contingent Assurances	51	87,706 - -	907 4 10	731	9,122	8,175	6,478	2,644
Endowments	72	15,194 14 -	414 12 3	-	5,868	-	-	5,868
Issue Risks	10	71,602 - -	-	-	2,123	-	-	2,123
Extra Premiums Payable	-	-	111 2 1	-	211	-	-	211
Total Assurances without Profits	584	558,093 1 6	11,901 12 8	9,009	168,106	109,100	100,952	67,154
TOTAL Assurances	4,950	2,457,326 12 -	75,122 13 -	59,812	1,180,133	846,962	701,613	478,520
Deduct Re-assurances	(183)	325,943 - -	6,332 17 6	5,320	100,215	70,451	59,678	40,537
Net Amount of Assurances	4,950	2,131,383 12 -	68,789 15 6	53,992	1,079,918	776,511	641,935	437,983
Adjustment— Addition to Net Reserve under Limited Payment Policies	-	-	-	-	14,973	-	-	14,973
£.	-	2,131,383 12 -	68,789 15 6	53,992	1,094,891	776,511	641,935	452,956
ANNUITIES.								
		Per Annum.						
Immediate—Single Lives	209	7,882 8 -	-	-	74,575	-	-	74,575
" Joint Lives	5	680 12 6	-	-	6,303	-	-	6,303
" Last Survivor	18	516 15 8	-	-	6,901	-	-	6,901
Deferred	3	77 - -	-	-	804	-	-	804
TOTAL Annuities	235	9,156 16 2	-	-	88,583	-	-	88,583
Deduct Annuity Re-assured	(1)	100 - -	-	-	776	-	-	776
Net Amount of Annuities	235	9,056 16 2	-	-	87,807	-	-	87,807
TOTAL of the Results	-	-	-	-	1,182,698	776,511	641,935	540,763

VALUATION BALANCE SHEET of the Scottish Life Assurance Company (Limited), as at 31st
December 1900.

Net Liability under Assurance and Annuity Trans- actions (as per Summary Statement above)	£. s. d. 540,763 - -	LIFE Assurance and Annuity Funds (as per Balance Sheet under Fourth Schedule)	£. s. d. 593,981 - -
Surplus	53,218 - -		
£.	593,981 - -	£.	593,981 - -

* Policies under the Economic Scheme are entitled to Bonus Additions at a rate less by 1 per cent. than the rate from time to time declared under the Company's Ordinary Policies with full participation in Profits. The Rates of Premium for this Scheme are given under Section I. of Sixth Schedule.

VIII.

The time during which a Policy must be in force in order to entitle it to share in the Profits is two years.

SCOTTISH LIFE ASSURANCE COMPANY (LIMITED)—continued.

IX.

The results of the valuation were as follows:—

1. The total amount of profit made by the Company during the period, including 1,463*l.* of Intermediate Bonuses paid away, was 54,681*l.*; the undivided surplus brought forward from the previous quinquennium having been applied in strengthening the reserves.
2. The total amount of profit divided among the policyholders at 31st December 1900 was 46,581*l.*, making, with the above mentioned Intermediate Bonuses and the shareholders' proportion (one tenth), a total division of 53,382*l.*

The number of policies participating was 3,407, representing an original sum assured of 1,414,504*l.*

3. The rate of reversionary bonus addition declared was uniform for all ages at entry, being for policies with full participation in profits, 2*l.* per 100*l.* assured for each year of the period if the policies had already participated, or for each year completed after the first that they had been in force if they participated for the first time. Policies which had previously participated thus received a further addition of 8 or 10 per cent. according as they had completed four or five years in the period, while those participating for the first time received additions of 2, 4, 6, 8, or 10 per cent. according as they had been two, three, four, five, or six years respectively in force. These bonuses vested at the date of declaration. An Intermediate or Prospective Bonus at the rate of 1*l.* 5*s.* per 100*l.* assured for each additional year completed prior to the next division of profits was also declared—this Intermediate Bonus also to apply to new policies becoming claims after having been two years in force. In terms of the Economic Scheme the bonus additions declared thereunder were at a rate less by 1 per cent. than the rate under corresponding policies with full participation. The following table shows the cash value and reduction of premium during the whole of life corresponding to each 10*l.* of Reversionary Bonus added at the respective ages attained.

	AGE ATTAINED.									
	25	30	35	40	45	50	55	60	65	70
	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.
Cash Value	2 11 5	2 17 6	3 4 3	3 12 -	4 - 1	4 8 11	4 18 5	5 8 4	5 18 -	6 7 9
Reduction	- 2 4	- 2 9	- 3 3	- 4	- 4 10	- 6 -	- 7 6	- 9 8	- 12 6	- 16 8

Arthur Mitchell, Chairman.
 Geo. Readman,
 Charles D. Menzies, } Directors.
 David Paulin, Manager.
 James Chatham, Secretary and Actuary.

(Sixth Schedule.)

Statement of the LIFE ASSURANCE AND ANNUITY BUSINESS of the Scottish Life Assurance Company Limited, as at 31st December 1900.

I.

Published Tables of Annual Premiums for ordinary Whole of Life Assurances in use at 31st December 1900.

Age next Birthday.	ANNUAL PREMIUM.		Age next Birthday.	ANNUAL PREMIUM.		Age next Birthday.	ANNUAL PREMIUM.	
	With Profits.	Economic Scheme.		With Profits.	Economic Scheme.		With Profits.	Economic Scheme.
	£. s. d.	£. s. d.		£. s. d.	£. s. d.		£. s. d.	£. s. d.
16	1 16 3	1 10 -	31	2 10 8	2 3 1	46	3 18 5	3 9 -
17	1 17 3	1 11 7	32	2 11 11	2 4 3	47	4 1 2	3 11 8
18	1 18 1	1 12 4	33	2 13 3	2 5 6	48	4 4 1	3 14 6
19	1 18 10	1 13 -	34	2 14 8	2 6 9	49	4 7 2	3 17 6
20	1 19 6	1 13 7	35	2 16 1	2 8 1	50	4 10 5	4 - 8
21	2 - -	1 14 -	36	2 17 7	2 9 6	51	4 13 11	4 4 -
22	2 - 9	1 14 8	37	2 19 2	2 11 -	52	4 17 8	4 7 7
23	2 1 7	1 15 4	38	3 - 10	2 12 7	53	5 1 8	4 11 6
24	2 2 6	1 16 1	39	3 2 7	2 14 3	54	5 6 -	4 45 8
25	2 3 6	1 16 11	40	3 4 6	2 16 -	55	5 10 6	5 - 1
26	2 4 7	1 17 10	41	3 6 7	2 17 11	56	5 15 2	5 4 8
27	2 5 9	1 18 10	42	3 8 9	2 19 11	57	6 - -	5 9 5
28	2 6 11	1 19 10	43	3 11 -	3 2 -	58	6 5 2	5 14 6
29	2 8 2	2 - 11	44	3 13 4	3 4 2	59	6 10 8	5 19 11
30	2 9 5	2 2 -	45	3 15 10	3 6 6	60	6 16 6	6 5 8

The Company has no table of rates for non-participating whole life assurances.

SCOTTISH LIFE ASSURANCE COMPANY (LIMITED)—*continued.*

IV., V., and VI.

POLICIES other than Whole Life Policies in existence on 31st December 1900.

CLASS OF ASSURANCE.	Amount Assured.	Bonuses.	Annual Premiums.		Total Premiums Received.	
			Ordinary.	Extra.	Ordinary.	Extra.
WITH FULL PARTICIPATION IN PROFITS.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.
Limited Premiums - - -	515,532 1 6	42,178 4 -	16,934 3 2	176 7 11	189,967 6 3	1,824 11 4
Half Premiums - - -	31,250 - -	- -	535 4 5	3 14 6	1,652 11 2	5 3 8
Endowment Assurances - -	482,028 12 -	13,077 10 -	21,275 15 9	217 5 3	120,313 10 8	1,116 1 5
Joint Lives - - -	10,676 5 -	234 4 -	563 15 2	3 5 6	2,944 17 6	23 9 6
	1,039,486 18 6	55,489 18 -	39,308 18 6	400 13 2	314,878 5 7	2,969 5 11
ECONOMIC SCHEME WITH PROFITS.						
Limited Premiums - - -	52,132 14 -	412 10 -	1,085 7 1	12 18 8	15,171 18 1	43 2 7
Half Premiums - - -	200 - -	- -	3 5 8	- -	3 5 8	- -
Endowment Assurances - -	15,800 - -	111 10 -	325 11 11	24 8 9	1,592 18 11	75 4 9
	68,132 14 -	524 - -	1,614 4 8	37 7 5	16,768 2 8	118 7 4
WITHOUT PROFITS.						
Limited Premiums - - -	500 - -	- -	11 15 4	- -	81 13 4	- -
Half Premiums - - -	31,600 - -	- -	614 14 5	6 5 -	2,808 3 11	39 10 9
Endowment Assurances - -	82,743 13 4	- -	3,707 - 10	32 9 6	27,840 - 9	283 12 10
Joint Lives - - -	600 - -	- -	30 17 8	2 11 4	317 13 6	31 11 10
Last Survivor - - -	21,000 - -	- -	336 - -	- -	3,696 - -	- -
Term Assurances - - -	100,557 - -	- -	1,002 10 6	3 - -	3,745 8 10	6 10 -
Contingent Assurances - -	87,705 - -	- -	907 4 10	8 8 9	6,993 2 1	128 16 9
Endowments - - -	15,194 14 -	- -	414 12 3	- -	5,160 9 7	- -
Issue Risks - - -	71,602 - -	- -	- -	- -	2,122 11 -	- -
	414,502 7 4	- -	7,024 13 10	52 14 7	52,765 3 -	490 2 2

RE-ASSURANCES of Policies other than Whole Life Policies in existence on 31st December 1900.

CLASS OF ASSURANCE.	Amounts Assured.	Bonuses.	Annual Premiums.		Total Premiums Paid.	
			Ordinary.	Extra.	Ordinary.	Extra.
WITH FULL PARTICIPATION IN PROFITS.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.
Limited Premiums - - -	39,436 - -	1,530 8 -	1,065 16 9	- -	16,289 12 11	15 - -
Endowment Assurances - -	19,000 - -	621 6 -	1,005 11 10	- -	6,162 6 6	43 15 -
Joint Lives - - -	3,000 - -	- -	164 5 -	- -	492 15 -	- -
	61,436 - -	2,151 14 -	2,235 13 7	- -	22,944 14 5	58 15 -
ECONOMIC SCHEME WITH PROFITS.						
Limited Premiums - - -	1,700 - -	- -	51 8 4	- -	115 5 10	- -
WITHOUT PROFITS.						
Half Premiums - - -	2,000 - -	- -	31 11 8	- -	31 11 8	- -
Endowment Assurances - -	7,500 - -	- -	733 8 9	- -	2,200 6 3	- -
Last Survivor - - -	16,740 6 -	- -	287 7 6	- -	2,941 2 2	- -
Term Assurances - - -	45,500 - -	- -	339 1 8	- -	1,664 10 -	- -
Contingent Assurances - -	47,301 - -	- -	552 15 6	1 5 -	3,512 7 6	10 - -
Issue - - -	58,801 - -	- -	- -	- -	1,679 8 -	- -
	177,842 6 -	- -	1,924 5 1	1 5 -	12,029 5 7	10 -

SCOTTISH LIFE ASSURANCE COMPANY, LIMITED—continued.

VII.

TOTAL AMOUNT of Immediate Annuities on Lives.

Age.	Amount of Annuity.	Age.	Amount of Annuity.	Age.	Amount of Annuity.
Single Lives.	£. s. d.	Single Lives.	£. s. d.	Joint Lives.	£. s. d.
38	50 8 4	67	490 10 10	33 and 61	150 - -
42	32 10 6	68	223 15 10	48 „ 64	97 15 2
43	62 - -	69	178 13 2	29, 68, and 83	432 17 4
44	16 - -	70	234 13 6		
46	5 16 2	71	653 18 -	Last Survivor.	
47	32 1 10	72	223 - 8	35 and 70	5 - -
49	68 9 -	73	299 8 2	35 „ 70	20 - -
50	31 10 -	74	14 3 6	44 „ 45	24 2 6
51	114 8 8	75	331 12 2	44 „ 56	13 1 4
52	35 - -	76	131 10 4	48 „ 56	36 6 10
53	120 2 8	77	214 6 2	48 „ 56	12 6 -
54	297 6 10	78	68 5 6	55 „ 57	56 1 8
55	101 - 6	79	99 19 10	59 „ 64	12 8 8
56	151 11 4	80	30 6 2	62 „ 66	77 - -
57	242 19 8	81	58 - 10	63 „ 87	15 1 4
58	66 18 6	82	133 1 6	65 „ 71	17 6 10
59	402 15 4	83	14 19 6	66 „ 71	32 - -
60	351 11 8	84	20 15 6	70 „ 72	40 - -
61	269 4 -	86	19 19 8	70 „ 72	40 - -
62	306 13 8	88	100 - -	70 „ 72	40 - -
63	614 1 -	89	140 - -	77 „ 80	13 10 2
64	229 17 6	90	18 11 10	79 „ 80	42 14 -
65	96 14 10	91	20 - -	50, 52, 54, and 58	19 16 4
66	553 13 4			TOTAL - - £.	9,079 16 2

RE-ASSURANCES of Immediate Annuities on Single Lives.

Age.	Amount.
	£. s. d.
71	100 - -

VIII.

AMOUNT of all other Annuities.

DESCRIPTION OF ANNUITIES.	Amount.	Consideration Money Received.
	£. s. d.	£. s. d.
Deferred - - - - -	77 - -	489 1 9

IX.

The average Rate of Interest at which the Life Assurance Fund of the Company was invested at the close of each year of the period was as follows: 1896, 4*l.* 3*s.* 7*d.* per cent.; 1897, 4*l.* 2*s.* 4*d.* per cent.; 1898, 4*l.* 3*s.* 6*d.* per cent.; 1899, 4*l.* 3*s.* 9*d.* per cent.; and 1900, 4*l.* 4*s.* 4*d.* per cent.

X.

The Guaranteed Minimum Surrender Value of Ordinary Policies with Profits, under which the Bonuses have not been surrendered, is 40 per cent. of the tabular premiums paid, excluding the first year's premium; and of Ordinary Policies without Profits or under the Economic Scheme, 33 per cent. of the tabular premiums paid, excluding the first year's premium. A larger proportionate Surrender Value is guaranteed in Endowment Assurances than in Ordinary Policies. As a matter of practice a special Actuarial Valuation is made in each case, and an equitable value, which has hitherto generally been larger than the guaranteed minimum, allowed: but no general rule for fixing such larger value has yet been adopted. The Guaranteed Minimum Surrender Value of Endowment Policies with returnable premiums is 90 per cent. of all the premiums paid, excluding the first year's premium.

Arthur Mitchell, Chairman.
Geo. Rendman, } Directors.
Charles D. Menzies, }
David Paulin, Manager.
James Chatham, Secretary and Actuary.

UNITED KENT LIFE ASSURANCE AND ANNUITY INSTITUTION OR COMPANY (LIMITED).

(First and Second Schedules.)

REVENUE ACCOUNT

Of the United Kent Life Assurance and Annuity Institution or Company (Limited), for the Year ending 25th March 1901.

SHAREHOLDERS.		£.	s.	d.	£.	s.	d.	SHAREHOLDERS.		£.	s.	d.	£.	s.	d.	
Amount of Shareholders' Funds at the beginning of the Year -		141,853	4	4				Income Tax -		-	-	-	263	9	10	
Interest and Dividends -			-	-	4,768	6	10	Dividends to Shareholders -		-	-	-	7,000	-	-	
		141,853	4	4	4,768	6	10	Amount of Shareholders' Funds at the end of the Year, as per Second Schedule		139,413	1	4	139,413	1	4	
													7,263	9	10	
ASSURERS.		£.	s.	d.	£.	s.	d.	ASSURERS.		£.	s.	d.	£.	s.	d.	
Amount of Assurers' Fund at the beginning of the Year :-								Claims under Policies after deduction of Sum re-assured -		-	-	-	39,441	-	-	
Assurance Fund -		533,107	12	11				Surrenders -		-	-	-	1,430	9	5	
Investments Reserve Fund -		4,146	6	10	537,253	19	0	Annuities -		-	-	-	7,177	16	6	
								Commission -		-	-	-	1,957	8	10	
								Expenses of Management -		-	-	-	4,221	19	8	
								Income Tax -		-	-	-	740	5	2	
Premiums -					40,346	14	8	Amount of Assurers' Fund at the end of the Year :-								
Consideration for Annuities granted -					15,530	8	6	Assurance Fund -		556,095	19	5				
Interest, Dividends, and Rents -					21,984	7	5	Investments Reserve Fund -		5,622	1	4	561,718	-	9	
Fees for Notices of Assignment -					19	10	-									
Fees for Certificates of Lost Shares and Registration of Share Transfers -					17	-	0	Amount of Funds at the end of the Year, as per Second Schedule -					701,131	2	1	
Difference on realisation of Stock Investments -					1,475	14	6						£.	763,303	6	6
Amount of Funds at the beginning of the Year -					679,107	4	1						£.	763,303	6	6
(No separate Accounts for Annuities.)																
					£.	763,303	6	6					£.	763,303	6	6

Total Interest, Dividends, and Rents as above, 23,747l. 14s. 3d.

BALANCE SHEET

Of the United Kent Life Assurance and Annuity Institution or Company (Limited), on the 25th March 1901.

LIABILITIES.					ASSETS.				
SHAREHOLDERS.					SHAREHOLDERS.				
Shareholders' Capital paid up	-	-	£.	s. d.	Mortgages on Property within the United Kingdom	-	-	£.	s. d.
			100,000	- -	Loans on the Security of Public Rates, England	-	-	106,985	19 11
Ditto Accumulated Fund	-	-	39,413	1 4	Debenture Stock	-	-	11,205	4 -
					Railway Preference Stock	-	-	8,075	- -
Shareholders' Funds	-	-	139,413	1 4	Preference Shares	-	-	5,436	1 9
					Interest accrued, but not due	-	-	5,375	- -
Dividends unpaid	-	-	-	-				1,409	4 4
					Cash :-				
					In hand and on current account	-	-	871	11 4
								139,448	1 4
ASSURERS.					ASSURERS.				
Assurers' Fund :-					Mortgages on Property within the United Kingdom	-	-	304,108	12 11
Assurance Fund	-	-	£.	s. d.	Loans on the Security of Public Rates, England	-	-	14,835	17 1
			556,095	19 5	Loans on the Company's Policies	-	-	22,018	15 1
Investments Reserve	-	-	5,022	1 4	Railway and other Debentures and Debenture Stocks	-	-	41,857	1 1
Fund	-	-			Railway and other Stocks and Shares (Preference and Ordinary) and Indian Railway Annuities	-	-	68,468	14 11
			561,718	- 9	Freehold Ground Rents	-	-	20,001	0 6
Claims admitted and reported, but not paid	-	-	-	-					
Agency Accounts outstanding	-	-	-	-					
Total Funds, as per First Schedule			701,131	2 1	Arrears of Interest	-	-	22	19 8
					Interest accrued, but not due	-	-	6,388	12 9
								6,411	12 5
					Branch and Agency Balances	-	-	170	12 5
					Cash :-				
					In hand and on current account	-	-	1,593	16 1

George Marham, Chairman.
John Furley, } Directors.
T. G. Peckham, }
W. L. Seyfang, Secretary and General Manager.

LIFE AND HEALTH ASSURANCE ASSOCIATION (LIMITED).

(Third and Fourth Schedules.)

REVENUE ACCOUNTS

Of the Life and Health Assurance Association (Limited), for the Year ending
31st December 1900.

I.—LIFE ASSURANCE ACCOUNT.

	£.	s.	d.		£.	s.	d.	
Amount of Life Assurance Fund at the beginning of the year - - - -	506	1	1	Claims under Life Policies - - - -	300	-	-	
Premiums after deduction of Re-Assurance Premiums - - - -	1,223	6	8	Commission - - - - -	142	3	4	
Interest and Dividends - - - -	30	19	7	Expenses of Management - - - -	644	12	10	
	£.	1,820	7	4	Amount of Life Assurance Fund at the end of the Year, as per Fourth Schedule	733	11	2
					£.	1,820	7	4

II.—ACCIDENT AND GENERAL ACCOUNT.

	£.	s.	d.		£.	s.	d.
Amount of Accident and General Fund at the beginning of the year - - -	1,162	2	2	Claims paid and outstanding - - -	4,501	12	9
				Less provided last year - - -	1,000	-	-
Premiums received, after deduction of Re-Assurances - - - - -	9,031	11	4		3,501	12	9
Interest and Dividends - - - -	854	2	11	Expenses of Management - 3,391 8 5			
Transfer Fees - - - - -	1	10		Directors' and Auditors' Fees 265 15 -			
					3,657	3	5
				Commission - - - - -	1,410	13	-
				Dividends to Shareholders - - -	1,425	18	4
				Balance as per Fourth Schedule - - -	1,053	18	11
£.	11,049	6	5	£.	11,049	6	5

BALANCE SHEET

Of the Life and Health Assurance Association (Limited), on the 31st December 1900.

LIABILITIES.	£.	s.	d.	ASSETS.	£.	s.	d.
Shareholders' Capital paid up - - -	31,469	-	-	Mortgages on Property within the United Kingdom - - - - -	2,300	-	-
Life Assurance Fund - - - - -	733	11	2	Investments :-			
Accident and General Fund - - - -	1,053	18	11	British Government Securities - - -	10,000	-	-
	33,256	10	1	Indian and Colonial Securities - - -	10,000	-	-
Claims (Accident and General) outstanding - - - - -	£.	s.	d.	Debenture Stocks - - - - -	3,473	2	-
	250	-	-	Loans on Trust Funds and Reversions -	655	-	-
Commission outstanding - 303	12	-		Loans to Public Bodies - - - - -	1,500	-	-
Sundry sums owing - - 130	8	11		Loans on Personal Security, with Mortgage of Life Policies - - - - -	900	-	-
	684	-	11	Agents' Balances and Outstanding Premiums - - - - -	2,402	11	11
				Interest Accrued - - - - -	201	9	7
				Cash—On Deposit - - - - -	£.	s.	d.
				In hand and on Current Account - -	800	-	-
					424	14	2
				Preliminary Expenses - - - - -	1,224	14	2
				Official Furniture and Fittings - - -	700	-	-
£.	33,940	11	-		583	13	4
				£.	33,940	11	-

John M. Bell, Chairman.
 Thomas Aitken, } Directors.
 M. C. Grant, }
 A. Tibbon Thomson, Manager.

Edinburgh, 5th September 1901.—We have audited the books of the Life and Health Assurance Association, Limited, for the year ended 31st December 1900, and certify that in our opinion the above Balance-Sheet and Revenue Account are properly drawn up so as to exhibit, respectively, a correct state of the Association's affairs at 31st December 1900, and the result of the working for the year mentioned as shown by the books.

In compliance with the provisions of the Companies Act, 1900, we have to intimate that all our requirements as Auditors have been complied with.

Brewis & Rainie, C.A., Auditors.

SCOTTISH TEMPERANCE LIFE ASSURANCE COMPANY (LIMITED).

(Third and Fourth Schedules.)

REVENUE ACCOUNTS

Of the Scottish Temperance Life Assurance Company (Limited), for the Year ending 31st December 1900.

LIFE ASSURANCE ACCOUNT.

	£.	s.	d.		£.	s.	d.
Amount of Life Assurance Fund at the beginning of the Year	511,051	13	3	Claims under Life Policies—Paid and Outstanding (less Re-Assurances)	16,615	8	5
Premiums	104,116	13	2	Endowment Policies Matured	3,261	12	9
Less Re-Assurances	4,307	14	5	Annuities	322	5	1
Interest and Dividends	21,728	16	2	Surrenders	2,238	9	7
Sundry Fees, &c.	46	14	-	Bonus Surrenders	335	6	4
	£. 632,636	2	2	Abstainers' Section—Abatement on Premiums	3,406	11	3
				Commission	5,063	17	3
				General Expenses of Management at Head Office and Branches	11,711	17	11
				Income Tax	901	1	11
				Amount of Life Assurance Fund at the end of the Year	538,759	11	8
					£. 632,636	2	2

ACCIDENT AND GENERAL REVENUE ACCOUNT.

	£.	s.	d.		£.	s.	d.
Balances from last year :				Claims under Accident Policies—Paid and Outstanding	2,548	6	3
Revenue Account	5,000	6	10	Abstainers' Section—Abatement on Premiums	209	8	-
Fatal Accident Fund	5,000	-	-	Commission	572	12	2
	10,000	6	10	General Expenses of Management at Head Office and Branches	1,275	7	2
Accident Premiums	5,385	19	5	Income Tax	5	6	1
Less Re-Assurances	80	13	7	Dividend to Shareholders	1,250	-	-
Interest and Dividends	1,365	16	-	Balances carried forward :			
Sundry Fees, Transfers, &c.	8	5	-	Revenue Account	5,800	9	-
	£. 16,780	8	8	Fatal Accident Fund	5,000	-	-
					10,800	9	-
					£. 16,780	8	8

SHAREHOLDERS' BONUS FUND.

	£.	s.	d.		£.	s.	d.
Balance from last year	3,233	3	10	Bonus to Shareholders	1,000	-	-
Interest and Dividends	89	6	6	Income Tax on Dividend and Bonus	45	15	3
	£. 3,322	10	4	Balance carried forward	2,276	15	1
					£. 3,322	10	4

BALANCE SHEET

Of the Scottish Temperance Life Assurance Company (Limited), on 31st December 1900.

LIABILITIES.	£.	s.	d.	ASSETS.	£.	s.	d.
Capital Paid up on 100,000 Shares of 1l. each	25,000	-	-	Mortgages on Heritable Property within the United Kingdom	235,596	6	1
Life Assurance Fund	588,759	11	8	Mortgages on Heritable Property out of the United Kingdom	53,220	6	-
Balance at Credit of Accident and General Revenue Account	10,800	9	-	Loans on the Company's Policies	19,470	7	8
Shareholders' Bonus Fund	2,276	15	1	Loans on Stocks and Shares	2,915	18	7
	691,845	15	9	Loans on Reversions	756	13	4
Unclaimed Dividends	78	11	1	Deposits with Investment Companies and Banks	13,189	6	6
Life Claims Outstanding	5,021	4	1	Investments :			
Accident Claims Outstanding	350	-	-	Foreign Government Stock	6,632	1	5
	5,449	15	2	Railway and other Debentures and Debenture Stocks	52,279	6	5
Sundry Creditors, including Commission on Outstanding Premiums	3,354	1	6	Preference and Ordinary Shares	20,021	3	9
	£. 635,649	12	5	Heritable Property	96,573	4	8
				Ground Annuals and Feu Duties	23,310	5	11
				Reversions	1,225	17	9
				Loans on Personal Security with Life Policies, &c.	5,308	-	9
				Agents' and Branch Balances	26,273	17	1
				Outstanding Premiums	2,768	1	11
				Interest Accrued	5,320	9	-
				Cash on Deposit	£. 5,000	-	-
				Cash in Bank on Current Account, and Balance on Hand	6,785	13	11
				Furniture at Head Office and Branches	912	11	8
					£. 635,649	12	5

John Wilson, Chairman.
Samuel Chisholm, } Directors.
James H. Dickson, }
A. K. Rodger, Manager.

In accordance with the provisions of the Companies' Act, 1900, I certify that all my requirements as Auditor have been complied with. I have examined the Books and Accounts of the Company for the year ending 31st December, 1900, compared them with the Vouchers, and find them correctly stated and sufficiently vouched; and I hereby certify that the foregoing Abstracts contain a correct summary of the Accounts for the past year, and that, in my opinion, the Balance Sheet exhibits a true and correct view of the state of the Company's affairs on the 31st December, 1900, as shown by the Books of the Company.

The Security Documents have been exhibited to me.

Glasgow 20th February, 1901.

Thomson M'Lintock, C.A., Auditor.

COLONIAL MUTUAL LIFE ASSURANCE SOCIETY (LIMITED).

(Fifth Schedule.)

Statement respecting the VALUATION OF THE LIABILITIES under Life Policies and Annuities of the COLONIAL MUTUAL LIFE ASSURANCE SOCIETY (LIMITED), made by the Actuary, Mr. James Pullar, F.F.A.

I.

The date up to which the valuation has been made is 31st December 1899.

II.

(a) The principles upon which the valuation has been made are :—

Each policy has been separately valued according to the nearest number of complete months it had existed on 31st December 1899. The net premiums employed were, for the main portion of the business, greater than the "pure" premiums derived from the mortality table and rate of interest adopted in the valuation. The addition to the "pure" premium has been made with the object of correctly apportioning the loading contained in the office premiums for expenses, so that the loading for the first year of a policy is greater than for its after years, when it is uniform. The net premium valued in the case of whole life policies with premiums payable during the whole of life was never greater, but sometimes less, than the "pure" premium for an age one year older. For endowment assurance and limited premium policies the net premium in no case exceeded, but was generally less than, the "pure" premium for a life one year older for a term one year shorter. The "pure" premium only was employed for absolute assurances, annuity assurances, endowments involving one life, and several small classes of policies.

The method of valuation precludes the possibility of policies having negative values. The reserve for policies of less than one year's duration was always at least sufficient to provide for the risk of death before the next premium fell due.

In policies with extra premiums charged on the ground that the lives were below the required standard of health the ages have been raised in the valuation to correspond with the age for which the premium was charged. In such cases where an extra premium has been charged for climatic or other special risk, a reserve has been made of six months' extra premium.

(b) The principle governing the distribution of profit is that each member shall participate in the profits as nearly as possible in proportion to his respective interest therein, the amount individually allotted being apportioned—(1) through a consideration of the difference between the rate of interest realised and that assumed in the valuation ; and (2) in proportion to the loading contributed within the quinquennium during the existence after the first year of the policy.

The principles on which the valuation and distribution of profits among the members are made are determined by the Directors of the Society, acting under actuarial advice, and in accordance with the powers conferred by the Articles of Association of the Society.

III.

The tables of mortality compiled under the auspices of the Institute of Actuaries of Great Britain and Ireland, designated respectively H^M and $H^M(5)$, have been used throughout, except for endowments, annuity assurances, contingent assurances, endowment assurances on joint lives, and deferred and reversionary annuities, which have been valued by the Carlisle Experience Table, and for immediate annuities, which have been valued by the British Government Annuitants' Experience Table (1883). The net premiums have been based on the Carlisle table for the respective classes mentioned and on the H^M for all other classes.

COLONIAL MUTUAL LIFE ASSURANCE SOCIETY (LIMITED)—*continued*.III.—*continued*.

The H^M and $H^{M(5)}$ tables have been specially blended for the use of the Society. For the early years of the policy the H^M table only is employed, and for its later years the $H^{M(5)}$ table. Between these periods the values have been graduated and lie between the H^M and $H^{M(5)}$ values. Such middle period embraces, for over four-fifths of the policies, all durations between three and ten years, while for less than one-fifth of the policies, being a portion of the endowment assurances only, it includes all durations between four and eight years. For assurances on joint lives, term assurances, and a few small classes of policies, the H^M table alone has been employed.

IV.

The rates of interest used in the calculations have been :—

- (a) $3\frac{1}{2}$ per cent. for all annuities—immediate, deferred, and reversionary.
- (b) $3\frac{1}{2}$ per cent. for all assurances and endowments for which the policies were issued with the existing scale of premiums based on $3\frac{1}{2}$ per cent. interest.
- (c) 4 per cent for all assurances and endowments for which the policies were issued on the premium scale based on 4 per cent. interest.

V.

The proportion of the premium revenue of the Society reserved for future expenses and profits varies according to the special features of each of the several classes into which the business is subdivided, but it averages over 21 per cent. of the annual premiums receivable. The value of the amount so reserved on the present occasion is 838,880*l.* This amount is reserved entirely for future renewal expenses and profits. The amount of 5,965*l.* has been specially reserved on account of single and limited premium policies for future expenses and profits.

VI.

CONSOLIDATED REVENUE ACCOUNT of the Colonial Mutual Life Assurance Society (Limited) for Five Years, commencing 1st January 1895, and ending 31st December 1899.

	£.	s.	d.		£.	s.	d.
Amount of Funds on 1st January 1895, the beginning of the period	1,793,628	19	10	Claims under Policies (after deduction of Sums Reassured)	751,118	19	9
Premiums (after deduction of Re-assurance Premiums)	1,561,124	18	1	Surrenders	217,278	17	6
Consideration for Annuities granted	7,182	1	6	Annuities	5,312	9	3
Interest	437,739	5	11	Commission	153,867	19	8
				Expenses of Management	238,823	11	7
				Bonuses paid to Policyholders in Cash	25,615	19	5
				Written off value of Securities	22,391	7	7
				Amount of Funds on 31st December 1899, the end of the period, as per First Schedule	2,385,266	-	7
£.	3,799,675	5	4	£.	3,799,675	5	4

COLONIAL MUTUAL LIFE ASSURANCE SOCIETY (LIMITED)—continued.

VII.

SUMMARY AND VALUATION of the Policies of the Colonial Mutual Life Assurance Society, Limited, as at 31st December 1899.

DESCRIPTION OF TRANSACTIONS.	PARTICULARS OF POLICIES FOR VALUATION.				VALUATION.			
	Number of Policies.	Sums Assured and Bonuses.	Office Yearly Premiums.	Net Yearly Premiums as Valued.	See Answers to Questions Nos. 3 and 4 for Mortality Tables and Rates of Interest Adopted.			
		£. s. d.	£. s. d.	£.	Sums Assured and Bonuses.	Office Yearly Premiums.	Net Yearly Premiums.	Net Liability.
ASSURANCES.								
I.—WITH PARTICIPATION IN PROFITS.								
For the Whole Term of Life, subject to Premiums throughout Life	19,766	7,666,177 - -	207,713 4 6	159,163-903	3,311,751-0	2,829,278-5	2,167,984-3	1,143,768-7
For the Whole Term of Life, Single, Limited, and Commuted Premiums	795	310,993 1 7	10,004 4 6	8,011-786	126,523-1	78,462-3	62,275-5	64,252-6
Absolute Assurances (a)	187	43,175 17 -	1,040 18 1	725-986	20,079-2	8,498-3	5,927-2	14,152-6
Annuity Assurances (b)	9	1,611 17 -	65 5 2	51-539	911-7	840-0	663-4	248-3
Endowment Assurances	11,041	2,226,689 11 -	91,963 16 7	76,042-139	1,411,007-4	842,571-3	697,076-0	713,991-4
Partnership and Joint Lives Assurances	87	24,727 9 -	1,042 4 3	815-251	15,417-7	9,280-9	7,259-8	8,157-9
Reversible Premium Assurances (c)	27	9,800 - -	384 5 4	306-481	4,769-9	4,837-9	3,858-2	911-7
Endowments (Ordinary)	850	151,523 19 -	7,096 18 10	6,303-469	105,648-2	44,506-7	39,530-6	66,112-6
Children's Endowments with Premiums ceasing on Death of Parent	552	88,966 16 -	4,906 14 4	4,369-315	52,406-1	38,854-4	34,598-9	17,807-2
Whole Life Assurance, with Increasing Premiums	1	1,250 - -	16 16 6	13-682	463-6	549-1	446-5	17-1
Term Assurance resulting from Return Premium Provisions (d)	—	125,466 - -	—	—	—	—	—	—
Extra Premiums Payable	—	—	730 4 9	—	365-1	—	—	365-1
TOTAL Assurances with Profits	33,315	10,710,080 10 7	325,054 12 10	255,803-551	5,049,403-0	3,857,678-9	3,019,620-4	2,020,782-6
II.—WITHOUT PARTICIPATION IN PROFITS.								
For the Whole Term of Life, subject to Premiums throughout Life	89	90,450 - -	2,006 13 2	2,379-295	33,721-3	35,721-5	32,605-7	6,115-6
For the Whole Term of Life, by Single and Commuted Premiums	38	16,999 - -	—	—	8,676-5	(e) 649-4	(e) 565-9	8,110-6
Contingent Assurances	9	13,535 14 2	145 - 10	114-747	1,897-4	839-8	664-4	1,233-0
Endowment Assurances	10	3,811 - -	222 18 4	216-355	3,076-6	578-3	561-3	2,515-3
Term Assurances	46	24,700 - -	377 18 5	315-848	1,036-8	941-7	787-0	249-8
Joint Lives Assurances	3	4,500 - -	280 17 -	248-780	2,339-9	2,543-9	2,257-4	582-5
Annuity Assurances (b)	27	2,750 - -	89 1 6	83-590	1,342-7	1,366-2	1,232-1	60-6
Deferred Assurance by Limited Premiums	1	100 - -	7 2 4	5-583	29-8	7-1	5-5	24-3
TOTAL Assurances without Profits	223	156,845 14 2	3,729 11 7	3,364-148	57,621-0	42,652-9	38,729-3	18,891-7
TOTAL Assurances, all Classes	33,538	10,866,926 4 9	328,784 4 5	259,167-699	5,107,024-0	3,900,331-8	3,058,349-7	2,048,674-3
Deduct Re-Assurances	—	87,000 - -	2,657 - 2	2,362-975	46,272-1	28,908-2	25,704-6	20,567-5
NET Amount of Assurances	33,538	10,779,926 4 9	326,127 4 3	256,804-724	5,060,751-9	3,871,423-6	3,032,645-1	2,028,106-8
Adjustments:								
Reserve to provide for Payment of Claims immediately on proof	—	—	—	—	16,100-0	—	—	16,100-0
Reserve for Loading on Single and Limited Premium Policies	—	—	—	—	5,965-1	—	—	5,965-1
Special Reserve on account of Outstanding Premiums	—	—	—	—	179-0	—	—	179-0
ANNUITIES.								
Immediate	12	Per Annum. 854 13 9	—	—	7,956-0	—	—	7,956-0
Deferred	9	142 15 4	29 11 -	28-049	346-5	325-6	309-0	37-5
Reversionary	1	151 - -	70 7 -	64-059	930-2	803-1	813-3	122-0
TOTAL of the Results	33,560	10,779,926 4 9	326,227 2 3	256,896-832	5,092,234-7	3,872,647-3	3,033,767-4	2,068,467-3

NOTE.—The Assurances and Endowments included above, which were valued on a $3\frac{1}{2}$ per cent. basis (being policies issued during the year 1899), were 2,124 in number, assuring 547,897*l.*, subject to annual premiums of 18,543*l.* 13*s.* 1*d.*, and on which the net liability (included above) amounted to 7,014*l.* 10*s.*

(a) Absolute Assurances are assurances for the whole of life, effected by a limited number of premiums, the special provision being that each year's premium paid protects a fixed proportion of the assurance.

(b) Annuity Assurances combine protection by assurance in the event of death prior to a specified age, with an annuity during life thereafter.

(c) Reversible Premium Assurances combine assurance payable at death with the return, commencing when the premiums cease at a specified age, of one premium at the commencement of each year survived thereafter.

(d) The office and net yearly premiums, also the valuation of the return premium benefits, are included with the principal assurances to which they relate.

(e) These are the values of the office and net premiums, the payment of which is deferred and contingent.

VALUATION BALANCE SHEET of the Colonial Mutual Life Assurance Society, Limited, as at 31st December 1899.

Net Liability under the Assurance, Endowment, and Annuity Transactions (as per Summary Statement provided in Fifth Schedule)	£. s. d.	Life Assurance, Endowment, and Annuity Fund (as per Balance Sheet under Second Schedule)	£. s. d.
2,058,467 6 -		2,350,459 - 4	
Reserve for Claims by Death prior to 31st December 1899, but not by that time admitted—in excess of the Valuation Reserves held for same	13,112 - -		
Surplus	278,879 14 4		
£. 2,350,459 - 4		£. 2,350,459 - 4	

COLONIAL MUTUAL LIFE ASSURANCE SOCIETY (LIMITED)—*continued*.

VIII.

The ordinary with profit policies of the Society participate when they have been two years in existence.

IX.

(1) The surplus at the end of the valuation period was	£.	s.	d.
The amount paid away during the quinquennium under policies then maturing for profits was	278,879	14	4
	25,864	15	3
Together	304,744	9	7
The amount brought forward undivided from last quinquennium was	63,103	12	-
The net profit for the quinquennium was thus	£.	241,640	17 7

(2) Before making any division the following additional reserves were made :	£.
To increase Investment Fluctuation Fund	67,969
To substitute Hm. 3½ per cent. for Hm. and Hm ⁽⁵⁾ 4 per cent., and Carlisle 3½ per cent. for 4 per cent., in the valuation of the liabilities of the Society under its policies	35,000
Together	£. 102,969

The balance of surplus remaining to be dealt with was thus 175,910*l.* 14*s.* 4*d.*

The amount now divided among the members is 65,546*l.* 12*l.*, and the remainder of 110,364*l.* 2*s.* 4*d.* is held for division among members until their policies mature for participation.

The policies which participate in the amount of 65,546*l.* 12*s.* above referred to are 16,552 in number, and assure 4,663,969*l.* 1*s.* 7*d.*

(3) Specimens of Bonuses to Whole Life Policies issued in the United Kingdom and Australasia for 100*l.*, under Class A., Table I.

POLICIES IN FORCE FOR

Age at Entry.	Five Years.			Ten Years.			Fifteen Years.		
	Reversionary Bonus.	Cash Value.	Reduction of Premium for Life.	Reversionary Bonus.	Cash Value.	Reduction of Premium for Life.	Reversionary Bonus.	Cash Value.	Reduction of Premium for Life.
20	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.
30	1 19 -	- 9 3	- - 5	2 8 -	- 12 11	- - 8	2 10 -	- 15 2	- - 10
40	1 10 -	- 9 1	- - 6	1 18 -	- 13 -	- - 9	2 2 -	- 16 5	- - 1 1
50	1 8 -	- 10 11	- - 8	1 17 -	- 16 5	- 1 2	2 2 -	1 1 1	- - 1 8
	1 3 -	- 11 6	- - 11	1 13 -	- 18 8	- 1 9	1 10 -	1 4 6	- - 2 8

Age at Entry.	Twenty Years.			Twenty-five Years.		
	Reversionary Bonus.	Cash Value.	Reduction of Premium for Life.	Reversionary Bonus.	Cash Value.	Reduction of Premium for Life.
20	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.
30	2 13 -	- 18 2	- 1 1	2 15 -	1 1 5	- 1 4
40	2 5 -	- 19 11	- 1 5	2 10 -	1 5 1	- 2 -
50	2 6 -	1 6 -	- 2 5	2 12 -	1 12 8	- 3 7
	2 5 -	1 11 2	- 4 2	2 11 -	1 18 5	- 6 6

NOTE.—The specimens of bonuses given are for policies on which five yearly premiums have been paid since last investigation, and do not include bonuses for any prior duration. These bonuses apply only to policies effected under a scale of premiums considerably lower than that now in use.

Henry Henty, Chairman.
Edward E. Morris, } Directors.
A. B. Werr, }
A. F. Crombie, Assistant General Manager.

(Sixth Schedule.)

Statement of the LIFE ASSURANCE AND ANNUITY BUSINESS of the Colonial Mutual Life Assurance Society, Limited, on the 31st December 1899.

I.

Annual Premiums for the Ordinary Assurance of 100*l.* for the Whole Term of Life. With Participation in Profits.

Age next Birthday.	Yearly Premium.	Age next Birthday.	Yearly Premium.	Age next Birthday.	Yearly Premium.	Age next Birthday.	Yearly Premium.
	£. s. d.		£. s. d.		£. s. d.		£. s. d.
15	1 12 11	27	2 3 10	39	3 1 5	50	4 9 9
16	1 14 1	28	2 4 10	40	3 3 2	51	4 13 2
17	1 15 3	29	2 6 1	41	3 5 2	52	4 16 9
18	1 16 -	30	2 7 4	42	3 7 7	53	5 1 6
19	1 16 8	31	2 8 8	43	3 10 1	54	5 6 9
20	1 17 4	32	2 10 1	44	3 12 7	55	5 12 -
21	1 18 4	33	2 11 7	45	3 15 2	56	5 17 5
22	1 19 4	34	2 13 2	46	3 17 10	57	6 2 10
23	2 - 4	35	2 14 10	47	4 - 7	58	6 8 1
24	2 1 3	36	2 16 5	48	4 3 7	59	6 15 3
25	2 2 1	37	2 18	49	4 6 8	60	7 3 3
26	2 2 10	38	2 19 8				

COLONIAL MUTUAL LIFE ASSURANCE SOCIETY, LIMITED—continued.

II. and III.

Assurances for the Whole Term of Life by Uniform Annual Premiums.

Age Attained.	ASSURANCES.						RE-ASSURANCES.		
	WITH PROFITS.				WITHOUT PROFITS.		WITHOUT PROFITS.		
	Sums Assured.	Bonus Additions.	Premiums receivable Annually after Deduction of Bonus Abatements.		Sums Assured.	Premiums Receivable Annually (Ordinary only).	Sums Re-Assured.	Premiums Payable Annually (Ordinary only).	
			Ordinary.	Extra.					
	£.	£.	£.	s. d.	£.	£.	£.	£.	s. d.
15	300	—	5	6	—	—	—	—	—
16	2,100	—	36	2	—	—	—	—	—
17	6,150	—	106	5	—	—	—	—	—
18	12,950	—	234	17	—	—	—	—	—
19	13,400	—	248	4	—	—	—	—	—
20	17,900	—	339	1	—	—	—	—	—
21	22,450	—	435	14	750	—	—	—	—
22	28,000	—	551	12	—	—	—	—	—
23	38,050	1 50	745	14	—	—	—	—	—
24	59,550	14 60	1,206	2	10 554	250	1,000	16	5 10
25	71,650	79 70	1,423	13	1 000	1,000	—	—	—
26	78,650	114 70	1,611	5	40 508	200	—	—	—
27	90,125	184 70	1,854	19	24 191	500	—	—	—
28	92,050	376 40	1,902	4	16 583	2,250	—	—	—
29	137,700	647 75	2,877	10	12 575	1,300	—	—	—
30	161,625	995 30	3,370	15	46 279	8,500	6,000	110	2 1
31	175,400	887 05	3,765	10	14 625	700	—	—	—
32	193,550	1,307 10	4,198	19	26 417	1,200	—	—	—
33	227,600	1,956 25	4,876	15	41 429	2,900	—	—	—
34	232,275	2,016 65	5,170	5	10 475	4,300	—	—	—
35	238,350	2,765 40	5,338	12	17 542	2,200	1,000	22	10
36	239,850	3,473 15	5,496	1	14 525	1,000	2,000	36	—
37	266,750	4,101 45	6,186	—	6 825	—	—	—	—
38	298,550	4,803 10	7,097	16	35 942	4,600	—	—	—
39	286,875	4,996 10	6,961	17	21 596	400	—	—	—
40	274,400	4,539 80	6,833	11	13 842	800	—	—	—
41	274,500	5,013 15	6,921	2	8 875	2,750	—	—	—
42	283,850	5,072 25	7,390	18	12 125	8,200	1,000	24	14 7
43	279,650	6,787 50	7,415	5	35 600	1,300	7,500*	169	14 7
44	284,742	6,161 30	7,768	14	44 013	700	—	—	—
45	246,275	6,149 05	6,736	1	13 417	1,500	5,900	142	12 3
46	246,632	7,052 05	7,045	3	6 083	2,800	—	—	—
47	205,600	6,442 80	5,901	9	13 063	12,700	6,500	156	1
48	184,725	5,484 80	5,510	6	11 663	10,000	1,000	28	— 10
49	208,105	6,362 75	6,238	3	8 250	—	3,000	69	— 10
50	187,750	6,982 80	5,846	5	—	—	500	11	17 6
51	170,150	6,219 35	5,414	2	3 533	1,300	8,000	212	11 4
52	140,875	4,997 90	4,597	5	1 875	1,300	1,000	29	13 4
53	152,850	6,168 35	5,152	13	8 333	—	—	—	—
54	118,170	5,252 80	3,960	9	4 250	3,100	1,250	39	9 7
55	136,200	6,161 10	4,664	18	5 625	1,100	6,500	190	12 6
56	138,825	6,315 70	5,021	6	2 500	1,000	1,500	48	4 2
57	110,875	6,542 40	3,968	7	—	750	2,700	91	14 8
58	95,090	6,301 70	3,476	1	1 000	4,000	2,500	69	17 6
59	97,100	5,337 25	3,644	13	1 000	600	3,500	111	5 10
60	102,260	4,920 25	4,190	5	5 383	300	6,000	288	1 8
61	78,750	6,034 10	3,055	7	—	100	—	—	—
62	56,400	3,840 35	2,288	2	—	1,650	500	19	5
63	67,275	4,935 45	2,766	10	2 500	—	500	14	14 7
64	53,800	4,361 50	2,192	9	1 050	200	2,000	68	15
65	42,550	3,180 20	1,839	19	—	—	1,000	38	11 8
66	39,850	3,387 25	1,807	15	—	—	—	—	—
67	35,950	3,404 90	1,578	17	—	1,000	1,000	34	17 7
68	33,150	2,797 95	1,505	2	—	—	—	—	—
69	30,000	2,787 65	1,449	11	2 500	560	1,000	36	15 10
70	29,150	2,695 70	1,420	18	—	—	2,000	89	6 8
71	16,200	1,359 90	889	8	—	—	—	—	—
72	15,684	1,425 50	822	18	—	—	1,000	43	11 3
73	9,650	798 15	536	10	208	1,000	—	—	—
74	11,550	819 55	694	4	—	—	—	—	—
75	4,050	354 75	231	16	—	—	—	—	—
76	5,800	638 20	343	5	—	—	250	13	16
77	4,750	556 50	272	14	—	—	500	25	—
78	1,350	161 45	81	1	—	—	—	—	—
79	600	108 20	37	4	—	—	—	—	—
80	1,050	128 15	65	10	—	—	—	—	—
81	300	50 35	21	18	—	—	—	—	—
82	200	36 50	15	8	—	—	—	—	—
85	600	155 80	57	17	—	—	250	22	11 8
£.	7,469,133	197,044 00	207,713	4 6	548 434	90,450	2,606 13 2	78,350	2,273 15 4

* This item includes one policy for 500l., premium 13l. 18s. 4d., with profits re-assurance.

COLONIAL MUTUAL LIFE ASSURANCE SOCIETY (LIMITED)—continued.

IV., V. and VI.

CLASS OF ASSURANCE.	ASSURANCES WITH PROFITS.					
	No. of Policies.	Amount Assured.	Bonus Additions.	Yearly Premium Revenue.		Total Premiums Received.
				Ordinary.	Extra.	
		£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.
Assurance by Single, Limited and Commuted Premiums -	795	307,780 4 7	3,212 17 -	10,094 4 6	46 10 10	89,594 16 -
Absolute Assurances -	187	39,737 10 -	3,438 7 -	1,040 18 1	—	15,821 1 -
Annuity Assurances -	9	1,600 - -	11 17 -	65 5 2	—	279 6 -
Endowment Assurances -	11,041	2,222,550 18 -	64,138 13 -	91,963 16 7	124 6 6	810,655 10 -
Partnership and Joint Lives Assurances -	87	22,600 - -	2,127 9 -	1,042 4 3	—	16,304 10 -
Reversible Premium Assurances -	27	9,800 - -	—	384 5 4	—	1,563 6 -
Endowments, ordinary -	850	148,413 19 -	3,110 - -	7,096 18 10	—	56,646 - -
Endowments—Premiums ceasing on death of parent -	552	88,550 - -	116 16 -	4,906 14 4	—	20,465 8 -
Whole Life Assurance—Increasing Premiums -	1	1,250 - -	—	16 16 6	10 18 9	138 16 -
TOTAL - - -	13,549	2,842,282 11 7	76,155 19 -	116,611 3 7	181 16 1	1,011,468 13 -
ASSURANCES WITHOUT PROFITS.						
		£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.
Assurance by Single and Commuted Premiums -	38	16,999 - -	—	—	—	8,296 18 -
Contingent Assurances -	9	13,535 14 2	—	145 - 10	—	1,817 - -
Endowment Assurances -	10	3,811 - -	—	222 18 4	—	2,622 14 -
Term Assurances -	46	24,700 - -	—	377 18 5	—	1,229 10 -
Joint Lives Assurances -	3	4,500 - -	—	280 17 -	—	1,424 6 -
Annuity Assurances -	27	2,750 - -	—	89 1 6	—	85 2 -
Deferred Assurances -	1	100 - -	—	7 2 4	—	24 18 -
TOTAL - - -	134	66,395 14 2	—	1,122 18 5	—	15,500 8 -

CLASS OF RE-ASSURANCE.	RE-ASSURANCES WITHOUT PROFITS.				
	No. of Policies.	Amount Re-assured.	Yearly Premiums.		Total Premiums Paid.
			Ordinary.	Extra.	
		£. s. d.	£. s. d.	£. s. d.	£. s. d.
Endowment Assurances - - -	6	8,650 - -	383 4 10	—	4,993 16 -

VII.

IMMEDIATE ANNUITIES.

Age attained.	Amount of Annuity.	Age attained.	Amount of Annuity.
	£. s. d.		£. s. d.
37	26 - -	66	68 17 4
44	14 1 8	78	26 - -
47 and 62	211 15 5	79	76 11 4
57	57 5 -	80	30 12 8
63 and 34	200 - -	82	113 19 4
64	29 11 -		
		£.	854 13 9

VIII.

Annuities other than those specified under heading No. VII., and those combined with assurances specified under headings Nos. IV., V. and VI.

Class.	Annuities.	Annual Premiums.	Total Premiums Received.
	£. s. d.	£. s. d.	£. s. d.
Deferred - - -	142 15 4	29 11 -	37 16 -
Reversionary - - -	150 - -	70 7 -	316 12 -

COLONIAL MUTUAL LIFE ASSURANCE SOCIETY (LIMITED)—*continued.*

IX.

The Life Assurance Fund was invested :—

On the 31st December, 1895	-	-	-	at	£.	s.	d.	per cent.
"	1896	-	-	"	4	5	9	"
"	1897	-	-	"	4	4	1	"
"	1898	-	-	"	4	4	10	"
"	1899	-	-	"	4	2	3	"

The above rates have been computed by dividing the interest received each year by the arithmetical mean of the assurance funds at the beginning and the end of the year diminished by half the interest.

X.

The Society does not publish any table of surrender values: but Article 54 provides as follows :—

"Persons whose policies have been in force three years at least, and on which upwards of 'three years' premiums have been paid, may surrender the same to the Society, receiving 'therefor such value as the Board may from time to time determine.'"

The minimum surrender values (exclusive of bonus additions) for each 100*l.* assured (Class A, Table 1), according to the scale at present in force, are :—

Age at Entry.	DURATION.				
	4 Years.	7 Years.	10 Years.	15 Years.	20 Years.
	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.
15	1 13 6	4 - 5	6 2 -	9 7 11	13 2 9
40	3 8 8	7 7 10	11 7 9	17 19 3	25 - 3
60	6 16 5	13 13 2	20 9 1	30 16 3	39 8 5

The minimum surrender values (exclusive of bonus additions) of endowment assurances payable at the end of fifteen years or on proof of previous death (Class A, Table 2), for each 100*l.* assured, according to the scale at present in force, are :—

Age at Entry.	DURATION.		
	4 Years.	7 Years.	10 Years.
	£. s. d.	£. s. d.	£. s. d.
15	14 8 4	27 13 7	42 8 1
30	13 16 10	26 18 6	41 16 2
50	13 12 1	26 6 3	40 18 -

The minimum surrender values of endowment policies are three-fourths of the premiums actually paid thereon.

(Note.)

The Society does not grant policies at other rates than those obtained from the Mortality experience of life assurance companies collected by the Institute of Actuaries of Great Britain and Ireland, the Carlisle Mortality Experience, the latest British Government Annuitant Experience, and the Peerage Tables.

In the case of policies on which extra premiums have been charged for impaired health, or other causes, the surrender value is calculated on the basis of the avowed age of the assured.

Henry Henty, Chairman.

Edwd. E. Morris, } Directors.

A. B. Were,

A. F. Crombie, Assistant General Manager.

COLONIAL MUTUAL LIFE ASSURANCE SOCIETY (LIMITED)—*continued.*

(First and Second Schedules.)

REVENUE ACCOUNT

Of the Colonial Mutual Life Assurance Society (Limited), for the Year ending 31st December 1900.

	£.	s.	d.		£.	s.	d.
Amount of Funds at the beginning of the Year	2,385,266	-	7	Claims under Policies (after deduction of Sums Re-assured)	179,678	8	6
Premiums (after deduction of Re-Assurance Premiums)	311,205	19	3	Surrenders	23,448	4	1
Consideration for Annuities Granted	148	-	-	Annuities	1,175	9	2
Interest	95,074	1	2	Amount paid in respect of Tontine Policies on expiry of term	12,932	-	11
				Bonuses paid in Cash	1,292	5	8
				Commission	28,791	9	4
				Expenses of Management:			
				Specially for New Business:	£.	s.	d.
				Medical Fees	3,776	-	-
				Special Expenses for Extension and Supervision of Branches and Agencies	2,663	7	7
				Advertising	1,532	12	5
					7,972	-	-
				General Expenses for New and Old Business	40,320	17	1
					48,292	17	1
				Written off Investment Fluctuation Fund during the Year	3,443	4	11
				Written off Office Property	650	2	6
				Amount of Funds at the end of the Year, as per Second Schedule	2,491,989	18	10
£.	2,791,694	1	-	£.	2,791,694	1	-

* In accordance with the request of the Board of Trade an amount of 1,509*l.* 15*s.* 11*d.* for "License Fees and Taxes" has been included in the line "General Expenses for New and Old Business" under the head of 'Expenses of Management.' The Society does not consider that the amount for license fees should be so included, but has included it in deference to the wish expressed by the Board of Trade.

BALANCE SHEET

Of the Colonial Mutual Life Assurance Society (Limited), on the 31st December 1900.

LIABILITIES.	£.	s.	d.	ASSETS.	£.	s.	d.
Assurance Fund	2,392,657	3	6	Mortgages on Property within the United Kingdom	7,097	7	2
Investment Fluctuation Fund	99,332	15	4	Mortgages on Property out of the United Kingdom	1,021,298	11	3
Annuity Fund (included under Assurance Fund):				Loans on the Company's Policies	231,832	4	2
Total Funds, as per First Schedule	2,491,989	18	10	Investments:			
Claims admitted, but not paid	4,351	17	11	Indian and Colonial Government Securities	156,892	6	9
Other Sums owing by the Society	1,932	9	5	Railway and other Debentures and Debenture Stocks	88,249	10	8
				Railway Shares (Preference and Ordinary)	175	-	-
				Preference Shares	12,752	5	-
				House Property (Freehold and Leasehold)	650,551	1	11
				Loans upon Personal and other Security	3,214	13	4
				Agents' Balances	1,872	-	5
				Outstanding Premiums	34,722	-	5
				Outstanding Interest	20,944	8	1
				Cash:			
				On Deposit	185,526	16	8
				In Hand and on Current Account	61,241	5	4
					246,768	2	-
				Office Property	10,675	19	9
				Reversionary Interests and Sundry Debtors	11,228	15	3
£.	2,498,274	6	2	£.	2,498,274	6	2

Henry Henty, Chairman.
Edward E. Morris, } Directors.
A. B. Were, }
Leslie J. Park, General Manager.

BRITISH NATURAL-PREMIUM LIFE ASSOCIATION (LIMITED).

REVENUE ACCOUNT

Of the British Natural-Premium Life Association (Limited), for the Year ending
31st December 1900.

	£.	s.	d.		£.	s.	d.
Amount of Funds at the beginning of the Year	223,401	4	11	Claims under Policies	26,445	10	2
Premiums :—				Law costs chargeable to Trustees, but not previously charged	2,500	-	-
Entrance Fees and Contributions for Expenses and Income from New Department	17,118	2	4	Commissions and Procuration Fees, less amount charged to Establishment Expenses	11,005	6	4
Life Assurance Premiums	23,862	19	3	Expenses of Management :			
Tontine Investment Premiums	3,243	2	3	Salaries	7,879	18	-
Interest on Investments of Premiums	2,631	14	3	Medical Fees	205	4	6
	34,737	15	0	Rents, Stationery, Printing, Legal, Advertising, Travelling, Revenue Stamps, Postages, Establishment Expenses, &c.	16,607	14	5
Amount allowed from Life Fund for Legal Expenses	2,500	-	-	Interest on Debentures and Guarantees	4,052	-	6
Industrial Premiums (Proportion)	3,500	-	-				28,744 17 5
Transfer Fees, &c.	14	7	6	Depreciation on Furniture, Fittings, &c.			138 9 8
Calls paid on Debenture Scrip	1,850	-	-	Reserve for Agents' Balances, and Sundry Debts	3,500	-	-
Share Capital	12,992	18	8	Amount of Funds at the end of the Year	247,538	9	2
Balance carried to Balance Sheet	23,756	3	7				
	£.	319,870	12 9		£	319,870	12 9

LIFE ASSURANCE AND CONTINGENCY FUND AND TONTINE INVESTMENT FUND,

Invested in the Names of and to the Account of the Trustees.

	£.	s.	d.		£.	s.	d.
Amount of Funds at the beginning of the Year	102,742	17	7	Claims Paid	26,445	10	2
Life Assurance Premiums	23,862	19	3	Legal Expenses chargeable to Life Fund, accumulating since 1892, but not previously charged to this Fund	2,500	-	-
Tontine Investment Premiums	3,243	2	3	Investments :			
Interest on Investments	2,631	14	3	Bank of Ireland Stock	1,012	3	3
Industrial Life Fund				Liverpool Corporation Stock	1,568	16	-
Proportion of Premiums received during year	3,500	-	-	India Stock	3,672	11	6
				Manchester Corporation Stock	3,795	4	-
				Nottingham Corporation Stock	1,509	8	6
				Leeds Corporation Stock	2,423	17	-
				Cardiff Corporation Stock	6,342	12	-
				Birmingham Corporation Stock	2,000	-	-
				East Indian Railway B Annuity	2,474	17	-
				Leicester Corporation Stock	5,478	17	-
				Richmond Corporation Stock	3,101	6	-
				St. Helen's Corporation Stock	3,147	12	-
				Newport Corporation Stock	2,135	1	-
				Newcastle Corporation Stock	1,022	11	-
				Sheffield Corporation Stock	3,778	14	-
				Stockton Corporation Stock	1,051	5	-
				Italian Rentes 5 per Cent.	3,267	15	1
				South Shields Corporation Stock	2,646	18	6
				Metropolitan Consolidated Stock	2,808	17	-
				W. Bromwich Corporation Stock	3,797	17	-
				Wigan Corporation Stock	8,052	-	-
				Middlesbrough Corporation Stock	2,675	2	1
				Wolverhampton Corporation Stock	1,833	16	-
				Middlesex County Stock	443	1	-
				Portsmouth Corporation Stock	7,082	14	-
				Bradford Corporation Stock	6,403	18	-
				Plymouth Corporation Stock	5,435	3	-
				West Ham Corporation Stock	5,156	8	6
				London County Council Stock	4,968	11	-
				London and South Western Railway Stock	3,346	14	-
				Accrued Interest	1,023	7	6
				Loan on Policy	15	-	-
				Cash at Bankers and in hand	8,509	5	3
	£.	140,980	13 4		£	140,980	13 4

BRITISH NATURAL-PREMIUM LIFE ASSOCIATION (LIMITED)—*continued*.

BALANCE SHEET

Of the British Natural-Premium Life Association (Limited), at the 31st December 1900.

	£.	s.	d.	£.	s.	d.		£	s.	d.
Share Capital, Authorised Issue	100,000	-	-				Investment in Bank of Ireland Stock	1,012	3	3
Allocated	83,598	-	-				" Liverpool Corporation Stock	1,568	16	-
Issued at 1 <i>l</i> . each	74,896	-	-				" India Stock	3,672	11	6
Paid up on same				74,231	8	8	" Manchester Corporation Stock	3,795	4	-
Debentures, Authorised Issue	100,000	-	-				" Nottingham Corporation Stock	1,509	8	6
							" Leeds Corporation Stock	2,423	17	-
Fully Paid	46,066	13	4				" Cardiff Corporation Stock	6,342	12	-
Paid up on Scrip	10,661	4	-				" Birmingham Corporation Stock	2,000	-	-
				56,727	17	4	" East Indian Railway B Annuity	2,474	17	-
Amounts Outstanding on Guarantees				1,650	-	-	" Leicester Corporation Stock	5,478	17	-
Life Assurance Fund				90,821	-	9	" Richmond Corporation Stock	3,101	6	-
Tontine Investment Fund				20,125	9	9	" St. Helen's Corporation Stock	3,147	12	-
Industrial Fund				1,068	12	8	" Newport Corporation Stock	2,135	1	-
Premiums on Shares issued to Policyholders				2,892	-	-	" Newcastle Corporation Stock	1,022	11	-
Total Funds as per Revenue Account				247,536	9	2	" Sheffield Corporation Stock	3,778	14	-
							" Stockton Corporation Stock	1,051	5	-
Loans	16,331	8	1				" Italian Rentes 5 per Cent.	3,267	15	1
Sundry Creditors	6,460	-	11				" South Shields Corporation Stock	2,646	18	6
Commissions	1,399	11	2				" Metropolitan Consolidated Stock	2,868	17	-
Premiums paid in Advance	5,989	18	5				" West Bromwich Corporation Stock	3,797	17	-
				30,180	18	7	" Wigan Corporation Stock	8,052	-	-
Amount due to Directors for Fees as per Suspense Account				12,076	2	3	" Middlesbrough Corporation Stock	2,675	2	1
							" Wolverhampton Corporation Stock	1,833	16	-
							" Middlesex County Stock	443	1	-
							" Portsmouth Corporation Stock	7,052	14	-
							" Bradford Corporation Stock	6,403	13	-
							" Plymouth Corporation Stock	5,435	3	-
							" West Ham Corporation Stock	5,156	8	6
							" London County Council Stock	4,962	11	-
							" London and South Western Railway Stock	3,346	14	-
							Loan on Policy	15	-	-
							Agents' Balances, &c. (being Advances against Commission to be earned) and Sundry Debts	3,916	13	3
							Office Furniture and Fixtures	1,248	1	10
							Stamps in hand	53	10	5
							Stationery, &c.	450	-	-
							Interest accrued	1,023	7	6
							Cash at Bankers and in hand	10,913	18	7
							Amount of Guarantee Expenses Fund expended from commencement of the Association, principally replaced by Debentures, i.e., being outlay in connection with the establishment and foundation of the business	31,233	6	8
							Amount due to Directors for Fees as per contra to be written off to Revenue Account as per Article 121	12,076	2	3
							Balance of Revenue Accounts up to 1899	102,619	15	6
							Balance of Revenue Accounts for the year ending 31st December, 1900	23,756	3	7
								126,375	19	1
£.	280,793	10	-				£.	280,793	10	-

A. & B. Terrell, Chairman.
E. B. Sagar-Muggrave-Brooksbank } Directors.
H. Samman.
W. H. Hayward, General Manager and Secretary.

In accordance with the Companies Act, 1900, we hereby certify that all our requirements have been complied with and report that we have examined the revenue accounts and balance sheet for the year ending 31st December 1900, and compared the same with the books and accounts submitted to us, and are of opinion that they are properly drawn up so as to exhibit a true and correct view of the Association's affairs. We have verified the bank balances and investments of the "Life Assurance and Tontine Investment Funds," which are invested in the names of the Trustees as authorised by the Articles of Association. The Industrial Department Premiums have been apportioned to the Trustees and Expenses Funds by a resolution of the Board of Directors.

14, Ironmonger Lane, E.C.
29th April 1901.

Armstrong Ford & Co } Auditors.
Chartered Accountants,

LANCASHIRE INSURANCE COMPANY.

REVENUE ACCOUNTS

Of the Lancashire Insurance Company, for the Year ending 31st December, 1900.

I.—LIFE ASSURANCE ACCOUNT.

	£.	s.	d.		£.	s.	d.
Amount of Life Assurance Fund at beginning of the Year	1,090,168	8	-	Claims under Life Policies (after deduction of Sums Re-assured)	68,112	-	-
Premiums after deduction of Re-assurance Premiums	102,381	4	6	Annuities	758	8	7
Consideration for Annuities granted	929	15	4	Surrenders	3,608	11	2
Interest and Dividends	38,285	9	9	Commission	4,695	7	3
				Expenses of Management	10,574	9	9
				Bonuses paid in Cash	12,672	5	10
				Amount of Life Assurance Fund at the end of the Year	1,136,348	10	-
£.	1,231,764	12	7	£.	1,231,764	12	7

II.—FIRE ACCOUNT.

	£.	s.	d.		£.	s.	d.
Premiums received after deduction of Re-assurances	705,794	6	11	Losses by Fire (after deduction of Re-assurances)	490,557	4	2
Balance carried to Profit and Loss Account	52,982	14	8	Expenses of Management	122,948	18	1
				Commission	129,695	19	5
				Foreign State Taxes	15,575	4	11
£.	758,777	1	7	£.	758,777	1	7

III.—EMPLOYERS' LIABILITY ACCOUNT.

	£.	s.	d.		£.	s.	d.
Premiums received after deduction of re-assurances	29,913	15	9	Claims after deduction of re-assurances	30,360	5	3
Balance carried to Profit and Loss Account	7,601	16	8	Expenses of Management	5,780	9	2
				Less Received from the Ocean Accident and Guarantee Corporation, Limited	1,495	13	9
					4,284	15	5
£.	37,515	12	5	Commission	2,880	11	9
				£.	37,515	12	5

IV.—PROFIT AND LOSS ACCOUNT.

	£.	s.	d.		£.	s.	d.
Balance from last Year	5,249	17	4	Balance of Fire Account	52,982	14	8
Fire and Employers' Liability Insurance and General Reserve Funds at beginning of the year	250,000	-	-	Balance of Employers' Liability Account	7,601	16	8
Interest and Dividends	13,234	18	5	Income Tax	726	7	6
				Fire Insurance and General Reserve Funds	207,173	16	11
£.	268,484	15	9	£.	268,484	15	9

LANCASHIRE INSURANCE COMPANY—continued.

BALANCE SHEET

Of the Lancashire Insurance Company, on the 31st December 1900.

LIABILITIES.		ASSETS.		LIFE.	FIRE.
	£. s. d.		£. s. d.	£. s. d.	£. s. d.
Shareholders' Capital - - - - -	272,986 - -	Mortgages on Property within the United Kingdom - - - - -	277,103 18 3	277,103 18 3	
Life Assurance Fund - - - - -	1,136,348 10 -	Mortgages on Property out of the United Kingdom - - - - -	6,626 10 8	6,626 10 8	
Fire Insurance and Reserve Funds - - - - -	207,173 16 11	Loans on the Company's Policies - - - - -	40,252 17 6	40,252 17 6	
	1,616,508 6 11	Investments:			
Claims under Life Policies admitted, but not yet paid - - - - -	20,480 11 10	British Government Securities - - - - -	36,478 12 10	32,169 14 10	4,308 18 -
Outstanding Fire Losses - - - - -	70,110 - -	Colonial Government Securities - - - - -	72,415 6 10	22,437 14 1	42,977 12 9
Outstanding Employers' Liability Claims - - - - -	8,952 15 9	United States Government Securities - - - - -	81,053 12 11		81,053 12 11
Dividends due to Shareholders - - - - -	253 11 -	Ditto State and City Bonds - - - - -	62,316 10 7		62,316 19 7
	99,796 18 7	Foreign Government Securities - - - - -	36,968 13 5	9,571 11 1	27,297 2 4
		Ditto City Bonds - - - - -	12,108 15 -	12,108 15 -	
		Railway and other Debentures, and Debenture Stocks - - - - -	419,516 5 3	273,800 14 5	145,715 10 10
		Railway Preference and other Shares - - - - -	97,901 8 8	94,920 13 3	2,280 15 5
		Municipal and County and District Council Loans - - - - -	18,509 14 11	18,509 14 11	
		House Property and Land - - - - -	264,381 - 4	176,367 11 4	89,013 9 -
		Bank Deposits for Periods - - - - -	20,447 7 4	20,447 7 4	
		Deposits with Foreign Companies - - - - -	25,858 15 2		25,858 15 2
		Deposit with United States Trustees - - - - -	22,955 9 1		22,955 9 1
			1,170,802 1 4		
		Agents' and Branch Office Balances - - - - -	108,505 1 6	26,136 12 9	142,368 8 9
		Outstanding Premiums at Head Office - - - - -	2,192 5 10	1,368 8 2	823 17 8
		Interest accrued - - - - -	13,342 12 5	9,096 11 3	4,246 1 2
			£. s. d.		
		Cash at Bankers - - - - -	36,216 12 10	129,865 8 6	
		Bills on hand - - - - -	1,463 5 2	49 18 6	1,413 6 8
			37,679 18 -		
			£. 1,716,305 5 6	1,156,829 1 10	653,124 19 4
		Less Overdraft at Bankers on Fire Account - - - - -			93,643 15 8
					£. 569,476 3 8
	£. 1,716,305 5 6				

Edw. Coward, Chairman.
 James King, } Directors.
 A. Murray, }
 Digby Johnson, General Manager.

We have audited the books of the Company for the year ending 31st December 1900, and hereby certify that the above Accounts are true abstracts therefrom, and that in our opinion the balance sheet fully, properly, and correctly represents the position of the Company at that date.

We have examined the securities held here, and have seen the certificates of deposit of the bonds and stocks of the United States and Canada, and of the deposits with foreign companies, and have found them all in order. We have also compared their book values with market prices, and with valuations of the premises here and in New York, and are of opinion that the market values are in excess of the amount appearing in the above balance sheet.

John E. Halliday, } Auditors.
 Robert Bridgford, }

CO-OPERATIVE INSURANCE SOCIETY (LIMITED).

(Third and Fourth Schedules.)

ACCOUNTS

Of the Co-operative Insurance Society (Limited) for the Year ending 31st December, 1900.

LIFE ASSURANCE ACCOUNTS.

I.—ORDINARY BRANCH.

	£.	s.	d.		£.	s.	d.
Amount of Ordinary Life Assurance Fund at the beginning of the Year	23,866	1	2	Claims under Ordinary Life Policies (no Re-assurances):			
Premiums (no Re-assurances)	4,977	3	10	Death	475	-	-
Interest and Dividends	844	-	4	Bonus additions thereto	17	18	-
Assignment Fees	-	2	6	Endowments Matured	550	-	-
				Bonus additions thereto	104	-	-
				Surrenders			
				Commission			
				Expenses of Management			
				Amount of Ordinary Life Assurance Funds at the end of the Year, as per Balance Sheet	27,886	18	6
£.	29,687	7	10	£.	29,687	7	10

II.—SPECIAL BRANCH.

	£.	s.	d.		£.	s.	d.
Amount of Special Life Assurance Fund at the beginning of the Year	8	16	6	Claims under Special Life Policies (no Re-assurances)	63	-	-
Premiums (no Re-assurances)	308	17	5	Commission	38	16	4
Interest and Dividend	3	4	7	Expenses of Management	38	8	-
				Amount of Special Life Assurance Fund at the end of the Year, as per Balance Sheet	180	14	2
£.	327	18	6	£.	320	18	6

III.—INDUSTRIAL BRANCH.

	£.	s.	d.		£.	s.	d.
Amount of Industrial Life Assurance Fund at the beginning of the Year	13	14	10	Claims under Industrial Life Policies (no Re-assurances)	84	2	-
Premiums (no Re-assurances)	337	12	1	Commission	59	13	4
Interest and Dividend	3	2	6	Expenses of Management	46	4	7
				Amount of Industrial Life Assurance Fund at the end of the Year, as per Balance Sheet	104	9	6
£.	354	9	5	£.	354	9	5

ACCIDENT AND FIDELITY INSURANCE ACCOUNT.

	£.	s.	d.		£.	s.	d.
Amount of Accident and Fidelity Insurance Fund at the beginning of the Year	5,687	15	5	Claims under Policies (no Re-insurances)	37	5	5
Premium (no Re-insurance)	1,758	3	-	Expenses of Management	344	18	10
				Commission	80	8	7
				Surplus to Profit and Loss Account	400	-	-
				Amount of Accident and Fidelity Insurance Funds at the end of the Year, as per Balance Sheet	6,583	5	7
£.	7,445	18	5	£.	7,445	18	5

CO-OPERATIVE INSURANCE SOCIETY (LIMITED)—*continued.*

FIRE INSURANCE ACCOUNT.

	£.	s.	d.		£.	s.	d.
Amount of Fire Insurance Fund at the beginning of the Year - - -	46,651	16	3	Losses by Fire, after deduction of Re-insurances - - - - -	10,069	2	-
Premiums received after deduction of Re-insurances - - - - -	19,818	15	4	Expenses of Management - - - -	4,035	14	6
				Commission - - - - -	2,708	15	9
				Transfer to Profit and Loss Account -	900	-	-
				Amount of Fire Insurance Fund at the end of the Year, as per Balance Sheet -	48,756	19	4
£.	66,470	11	7	£.	66,470	11	7

PROFIT AND LOSS ACCOUNT.

	£.	s.	d.		£.	s.	d.
Balance of last year's Account - - -	1,739	9	4	Shareholders' Interest - - - -	613	2	6
Income from Investments - £. s. d.				Shareholders' Dividend - - - -	993	6	2
Less carried to Life Assurance Accounts: £. s. d.				Expenses not charged to other Accounts -	1,894	13	9
Ordinary Branch 844 - 4				Written off Investment - - - -	50	-	-
Special - - 3 4 7				Benevolent Grants - - - - -	19	3	-
Industrial - - 3 2 6				Balance— as per Balance Sheet - -	2,221	15	2
850 7 5							
Surplus from Accident and Fidelity Insurance Account - - - -	400	-	-	£.	5,792	-	7
Surplus from Fire Insurance Account -	900	-	-				
£.	5,792	-	7				

(Fourth Schedule.)

BALANCE SHEET

Of the Co-operative Insurance Society (Limited) on the 31st December, 1900.

LIABILITIES.	£.	s.	d.	ASSETS.	£.	s.	d.
Shareholders' Capital in Shares - £. s. d.				Mortgages on Property within the United Kingdom - - - - -	7,670	15	11
of 1 <i>l.</i> each - - - - -	48,140	-	-	Loans on the Society's Policies, not exceeding the surrender value - -	732	5	5
Less Amount uncalled - - - - -	38,512	-	-	Investments:			
4 <i>s.</i> per Share called up - - - -	9,628	-	-	Railway Debenture Stocks - - -	8,300	16	-
Paid in advance of Calls - - -	1,169	-	-	Guaranteed Stocks - - - - -	5,037	3	11
General Reserve Fund - - - - -				" Preference Stocks - - - - -	12,298	7	6
Life Assurance Funds:— £. s. d.				Shares in Industrial and Provident Societies - - - - -	1,607	3	8
Ordinary - - - - -	27,886	18	6	Shares in National Telephone Co. -	20	-	-
Special - - - - -	180	14	2	House Property - - - - -	1,200	-	-
Industrial - - - - -	164	9	6	Chief Rents - - - - -	528	-	-
				Loans upon Security of Public Rates -	40,037	9	4
Accident and Fidelity Insurance Fund -	6,583	5	7	Tyne Commissioners - - - - -	4,948	10	-
Fire Insurance Fund - - - - -	48,756	19	4	Loans upon Personal (Corporate) Security Agents' Balances - - - - -	30,099	-	6
Profit and Loss - - - - -	2,221	15	2	Outstanding Premiums - - - - -	619	10	8
				Interest and Rents - - - - -	95	2	6
Claims under Life Policies:— £. s. d.				Cash in Bank on current £. s. d.	1,156	17	2
Ordinary Branch - - - - -	50	-	-	account - - - - -	2,165	15	-
Special - - - - -	55	5	-	Cash in hand - - - - -	50	-	-
Outstanding Fire Losses - - - - -	3,633	11	8				
Premiums owing to Fire Offices - - - - -	328	10	9				
Accounts Owing - - - - -	334	2	1				
Premiums belonging to next year - - - - -	1,574	5	10				
£.	116,566	17	7	£.	116,566	17	7

William Barnett, Chairman,
Wm. Arthur Hilton,
Thomas Wood,
James Odgers, Secretary.

Members
of the
Committee.

The undersigned, having had access to all the Books and Accounts, and to the several securities for investments of the Society, and having examined the foregoing General Statement and verified the same with the Accounts, Vouchers, and Securities relating thereto, now sign the same as found to be correct, duly vouched, and in accordance with law.

5th March, 1901.

Alfred Hackney,
James Edmund Lord, } Auditors.

CO-OPERATIVE INSURANCE SOCIETY (LIMITED)—*continued.*

(Fifth Schedule.)

Statement respecting the VALUATION OF THE LIABILITIES under Life Policies of the Co-operative Insurance Society (Limited) made by the Actuary.

I.

31st December, 1900.

II.

The Life Assurance business of the Society consists of three branches, viz. Ordinary, Special, and Industrial.

The principles upon which the valuations have been made are not determined by the instrument constituting the Society, nor by its regulations or byelaws, but were adopted by the Committee on the recommendation of the Actuary appointed by them to make the valuations on tables most accurately expressing the mortality experience of lives selected for assurance in the usual way, and the rate of interest assumed in the calculations is within the rate actually realised.

The principles upon which the distribution of the profits among the policyholders are made are not determined by the instrument constituting the Society, nor by its regulations or byelaws, but Rule No. 14 of the Registered Rules of the Society provides for the formation of separate insurance funds, which shall not be available for the payment of a dividend to members as such. It also provides for investigations, at intervals not exceeding five years, into the financial condition of the life department by an Actuary approved by the Committee, and that in the event of such investigations showing a surplus in favour of the Society, the Committee may at any time thereafter apportion any part, not exceeding four-fifths thereof, among the life policies of the Society, in such a way as they may decide upon the report of such Actuary. In the exercise of the powers thus vested in them, the Committee have adopted the following principles to guide to distribution of profits among the life policyholders, viz. :—

- (a) The profits are distributed solely amongst those policyholders whose premiums accumulated at 4 per cent compound interest amount to the sums originally insured by their policies.
- (b) In dividing the profits, account is taken not only of the policies entitled at the time of the investigation to share in them, and of the policies entitled to participate before the next ensuing investigation, but also of all prospective participants, and suitable shares of the surplus are reserved for their benefit respectively. Paid interim bonuses are brought into the valuation account at the end of the quinquennium.
- (c) The divisible surplus is distributed amongst all the life policyholders entitled to share, in the form of a reversionary bonus, the ratio of first division being the reserve value of each policy at date of investigation.

III.

Institute of Actuaries' H.M. Table for the Ordinary Branch, and the English Life Table, No. III. (Males), for the Special and Industrial Branches.

IV.

Three per cent throughout.

V.

The whole "Loading" or addition to the Net Premiums has been reserved for future expenses and profits.

VI.

CONSOLIDATED REVENUE ACCOUNT of the Ordinary Branch of the Co-operative Insurance Society (Limited) from 1st January, 1896, to 31st December, 1900.

	£	s.	d.		£	s.	d.
Amount of life assurance fund at commencement of the period, viz., 1st January, 1896	12,590	1	6	Claims under Policies (no Re-assurances)	4,36	10	9
Premiums (no Re-assurances)	19,014	18	4	Surrenders	181	19	7
Interests and Dividends	3,203	11	6	Commission	1,073	10	2
Fines	3	10	4	Expenses of Management	1,303	7	2
Assignment Fees	1	4	6	Amount of Life Assurance Fund on 31st December, 1900, the end of the period, as per Third Schedule	27,886	18	6
£.	34,813	6	2	£.	34,813	6	2

CO-OPERATIVE INSURANCE SOCIETY (LIMITED)—*continued.*VI.—*continued.*

CONSOLIDATED REVENUE ACCOUNT of the Special Branch of the Co-operative Insurance Society (Limited) from commencement of business to 31st December, 1900.

	£.	s.	d.		£.	s.	d.
Premiums (no Re-Assurances) - - -	320	11	1	Claims - - - - -	63	-	-
Interest - - - - -	3	5	10	Commission - - - - -	41	2	10
				Expenses of management - - - - -	38	19	11
				Amount of Life Assurance Fund on 31st December, 1900, the end of the period, as per Third Schedule - - - - -	180	14	2
£.	323	16	11	£.	323	16	11

CONSOLIDATED REVENUE ACCOUNT of the Industrial Branch of the Co-operative Insurance Society (Limited) from commencement of business to 31st December, 1900.

	£.	s.	d.		£.	s.	d.
Premiums - - - - -	357	13	1	Claims - - - - -	84	2	-
Interest - - - - -	3	5	-	Commission - - - - -	66	2	-
				Expenses of Management - - - - -	46	4	7
				Amount of Life Assurance Fund on 31st December, 1900, the end of the period, as per Third Schedule - - - - -	164	9	6
£.	360	18	1	£.	360	18	1

VII.

SUMMARY AND VALUATION of the Policies of the Ordinary Branch, as at 31st December 1900.

DESCRIPTION OF TRANSACTIONS.	PARTICULARS OF THE POLICIES FOR VALUATION.				VALUATION.			
	Number of Policies.	Sums Assured and Bonuses.	Office Yearly Premiums.	Net Yearly Premiums.	Institute of Actuaries' H ^m Table - Interest, 3 per Cent.			
					Sums Assured and Bonuses.	Office Yearly Premiums.	Net Yearly Premiums.	Net Liability.
ASSURANCES WITH PARTICIPATION IN PROFIT.		£.	£.	£.	£.	£.	£.	£.
Whole Life - - - - -	195	16,111-90	503-710	418,643	8,576-5	7,486-5	6,188-	2,388-5
Endowment Assurances :—								
Single Lives - - - - -	916	86,133-40	4,179-581	3,624-630	56,823-6	43,644-9	37,408-9	19,414-7
Joint Lives - - - - -	11	900-	74-841	62-811	650-6	612-2	506-4	144-2
Double and Pure Endowment	10	{ 1,025- 681-25	{ 35-291 20-085	{ 47-352	806-6	791-4	674-4	132-2
Children - - - - -	9	450-	8-241	—	46-7	—	—	46-7
Joint Lives - - - - -	18	1,758-25	95-307	79-980	1,169-8	971-6	812-6	357-2
Limited Payments - - - - -	3	300-	13-320	12-232	153-7	150-6	138-3	15-4
Endowments—Children - - - - -	52	2,051-	98-835	—	210-2	—	—	210-2
Extra Premiums - - - - -	—	—	29-552	—	14-8	—	—	14-8
TOTAL ASSURANCES - - - - -	1,214	108,729-55	5,058-943	4,245-648	68,452-5	53,657-2	45,728-6	22,723-9
Pure Endowment - - - - -	—	681-25	—	—	—	—	—	—

CO-OPERATIVE INSURANCE SOCIETY (LIMITED)—*continued.*VII.—*continued.*

SUMMARY AND VALUATION of the Policies of the Special Branch, as at 31st December 1900.

DESCRIPTION OF TRANSACTIONS.	PARTICULARS OF THE POLICIES FOR VALUATION.				VALUATION.			
	Number of Policies.	Sums Assured.	Office Yearly Premiums.	Net Yearly Premiums.	English Life Table—Interest, 3 per Cent.			
					Sums Assured.	Office Yearly Premiums.	Net Yearly Premiums.	Net Liability.
		£.	£.	£.	£.	£.	£.	£.
* Whole Life - - - - -	1,517	14,533	411·910	308·932	6,095 0	8,032·0	6,023·0	72
Endowment Assurances - - -	89	955	70·700	53·025	690·9	885·1	663·9	27
TOTAL - - - - -	1,606	15,488	482·610	361·957	6,785·9	8,917·1	6,686·9	99

* *Note.*—Of these cases 679, assuring 2,769*l.*, with Office yearly premiums of 119·460*l.*, are of the non-participating class.

SUMMARY AND VALUATION of the Policies of the Industrial Branch, as at 31st December 1900.

DESCRIPTION OF TRANSACTIONS.	PARTICULARS OF THE POLICIES FOR VALUATION.				VALUATION.			
	Number of Policies.	Sums Assured.	Office Yearly Premiums.	Net Yearly Premiums.	English Life Table—Interest, 3 per Cent.			
					Sums Assured.	Office Yearly Premiums.	Net Yearly Premiums.	Net Liability.
		£.	£.	£.	£.	£.	£.	£.
Whole Life - - - - -	1,941	19,428	679·950	407·970	8,060	13,260	7,956	104
Endowment Assurances - - -	27	300	23·100	13·860	191	307	184	7
TOTAL - - - - -	1,968	19,728	703·050	421·830	8,251	13,567	8,140	111

VALUATION BALANCE SHEET of the Ordinary Branch, as at 31st December 1900.

	£.	s.	d.		£.	s.	d.
Net Liability under Assurance Transactions (as per Summary Statement provided in Schedule V.)	22,723	18	-	Life Assurance Fund (as per Balance Sheet under Schedule IV.)	27,886	18	6
Surplus - - - - -	5,221	5	3				
Deduct Interim Bonuses paid in the quinquennium - - - - -	58	4	9				
	5,163	-	6				
£.	27,886	18	6	£.	27,886	18	6

VALUATION BALANCE SHEET of the Special Branch, as at 31st December 1900.

	£.	s.	d.		£.	s.	d.
Net Liability under Assurance Transactions (as per Summary Statement provided in Schedule V.)	99	-	-	Life Assurance Fund (as per Balance Sheet under Schedule IV.)	180	14	2
Surplus - - - - -	81	14	2				
£.	180	14	2	£.	180	14	2

CO-OPERATIVE INSURANCE SOCIETY (LIMITED)—*continued.*VII.—*continued.*

VALUATION BALANCE SHEET of the Industrial Branch as at 31st December, 1900.

	£. s. d.		£. s. d.
Net Liability under Assurance Transactions (as per Summary Statement provided in Schedule V.)	111 - -	Life Assurance Fund (as per Balance Sheet under Schedule IV.)	164 9 6
Surplus	53 9 6		
	164 9 6		164 9 6

VIII.

The profits are divided solely amongst those policy-holders whose premiums accumulated at four per cent. compound interest amount to the sum assured under their policies. All the policies of the Ordinary Branch, and all those policies under the Special Branch, which assure adults, are of the participating class.

IX.

The result of the Valuation shows:—

- (a) In the Ordinary Branch a surplus of 5,163*l.* 0*s.* 6*d.*, which includes the sum of 2,334*l.* 8*s.* 11*d.* undivided residue of surplus brought forward from last valuation. The sum of 819*l.* 6*s.* 7*d.* was allotted in 1895 as cash bonus on 58 policies entitled to participate in the quinquennium, 1895–1900, and the equivalent reversionary bonus amounted to 1,075*l.* 3*s.* In respect of these 58 policies, a cash bonus of 37*l.* 16*s.* was paid, releasing 59*l.* 2*s.* reversion—reversionary bonuses to the amount of 380*l.* 10*s.* were paid on policies maturing in the quinquennium, and 625*l.* 11*s.* reversion was outstanding at the end of the quinquennium, viz., 31st December, 1900—as shown in the valuation schedules at that date; (b) in the Special Branch a surplus of 81*l.* 14*s.* 2*d.*; and (c) in the Industrial Branch a surplus of 53*l.* 9*s.* 6*d.*
- In the Ordinary Branch 1,365*l.* has been allocated to 180 policies assuring 18,025*l.*, which are entitled to participate either immediately or prospectively in the next five years, and the sum of 3,798*l.* 0*s.* 6*d.* has been reserved generally for the benefit of present and future policy-holders. In the Special and Industrial Branches no profit has been divided.

The shares of surplus are in proportion to the values of the policies, as explained under section 2 (c) of this schedule. These values are affected by the assured's age, the rate of premium, date of entry, and duration of the policy, and are, therefore, so varied that specimens of bonuses declared at a specified date should not be assumed to be normal examples of bonuses paid on the maturity of the policies. Table A is therefore appended, which gives examples of bonuses issuing from the previous valuation and paid on the maturity of the policies, or at death between December 31st, 1895, and December 31st, 1900. During that period no bonuses were allotted to whole life policies, the accumulation period not having expired. Table B contains specimens of bonuses issuing from the Valuation as at December 31st, 1900; the First Bonuses vesting during the current quinquennium, and the Second Bonuses vested as at December 31st, 1900; the first bonuses to which the latter correspond having vested in the past quinquennium.

A.—VALUATION, 1895.

Specimens of First Reversionary Bonuses allotted to Endowment Assurance Policies of 100*l.* vesting in Quinquennium, 1896–1900.

Year of Quinquennium in which Bonus Vests.	FIRST BONUSES.			
	Whole Life.	ENDOWMENT ASSURANCES.		
		At Age 55.	At Age 60.	At Age 65.
	£.	£.	£.	£.
1st Year - - - - -	23·900	21·400	20·200	21·800
2nd „ - - - - -	19·700	24·000	18·850	16·200
3rd „ - - - - -	—	16·580	16·800	19·300
4th „ - - - - -	—	19·600	20·200	9·800
5th „ - - - - -	—	17·300	17·300	13·000

CO-OPERATIVE INSURANCE SOCIETY (LIMITED)—*continued.*IX.—*continued.*

B.—VALUATION, 1900.

Specimens of first and second Reversionary Bonuses on Whole Life and Endowment Assurance Policies of 100*l.* vesting in Quinquennium, 1901–1905.

Year of Quinquennium in which Bonus Vests.	FIRST BONUSES.				SECOND BONUSES.			
	Whole Life.	ENDOWMENT ASSURANCES			Whole Life.	ENDOWMENT ASSURANCES.		
		At Age 55.	At Age 60.	At Age 65.		At Age 55.	At Age 60.	At Age 65.
	£.	£.	£.	£.	£.	£.	£.	£.
1st Year -	9·217	12·768	11·780	12·258	2·865	6·244	7·528	5·922
2nd „ -	8·572	12·160	11·580	10·808	5·590	6·232	6·702	—
3rd „ -	8·346	11·015	11·390	10·350	—	5·626	6·604	5·599
4th „ -	7·386	10·522	10·542	9·337	—	N.B.—These Second Bonuses vested at valuation date, viz., 31st De- cember, 1900.		
5th „ -	7·320	9·777	9·293	9·097	—			

(Sixth Schedule.)

Statement of the LIFE ASSURANCE BUSINESS of the Co-operative Insurance Society (Limited)
on the 31st December, 1900.

1.—ORDINARY BRANCH.

Rates of Premium for the Assurance of 100*l.* with Profits.

Age next Birthday.	Annual.	Half-Yearly.	Quarterly.	Age next Birthday.	Annual.	Half Yearly.	Quarterly.
	£. s. d.	£. s. d.	£. s. d.		£. s. d.	£. s. d.	£. s. d.
18	1 13 10	— 17 10	— 9 1	37	2 15 10	1 9 4	— 15 —
19	1 14 9	— 18 3	— 9 4	38	2 17 8	1 10 3	— 15 6
20	1 15 7	— 18 8	— 9 7	39	2 19 6	1 11 3	— 16 —
21	1 16 5	— 19 1	— 9 10	40	3 1 5	1 12 3	— 16 6
22	1 17 3	— 19 7	— 10 —	41	3 3 6	1 13 4	— 17 1
23	1 18 1	1 — —	— 10 3	42	3 5 8	1 14 6	— 17 8
24	1 19 —	1 — 6	— 10 6	43	3 7 9	1 15 7	— 18 3
25	2 — —	1 1 —	— 10 9	44	3 10 6	1 17 —	— 18 11
26	2 1 —	1 1 6	— 11 1	45	3 13 1	1 18 4	— 19 8
27	2 2 2	1 2 2	— 11 4	46	3 15 10	1 19 10	1 — 4
28	2 3 3	1 2 9	— 11 7	47	3 18 9	2 1 4	1 1 2
29	2 4 5	1 3 4	— 11 11	48	4 1 9	2 2 11	1 2 —
30	2 5 8	1 4 —	— 12 3	49	4 4 11	2 4 7	1 2 10
31	2 6 11	1 4 7	— 12 7	50	4 8 4	2 6 4	1 3 9
32	2 8 3	1 5 4	— 12 11	51	4 11 11	2 8 4	1 4 9
33	2 9 7	1 6 1	— 13 4	52	4 15 10	2 10 4	1 5 9
34	2 11 1	1 6 10	— 13 9	53	4 19 10	2 12 5	1 6 10
35	2 12 7	1 7 8	— 14 2	54	5 4 3	2 14 9	1 8 —
36	2 14 3	1 8 6	— 14 7	55	5 8 11	2 17 2	1 9 4

CO-OPERATIVE INSURANCE SOCIETY (LIMITED)—continued.

I—continued.

SPECIAL BRANCH.

Sums assured at Death for the undermentioned Premiums.

Age next Birthday.	1s. Per Quarter Assures	2s. Per Half-Year Assures	4s. Per Annum Assures	Age next Birthday.	1s. Per Quarter Assures	2s. Per Half-Year Assures	4s. Per Annum Assures.
	£. s. d.	£. s. d.	£. s. d.		£. s. d.	£. s. d.	
11	12 16 3	13 9 1	13 15 6	44	4 17 6	5 2 4	5 4 9
12	12 13 9	13 6 5	13 12 9	45	4 15 -	4 19 9	5 2 2
13	12 12 6	13 5 1	13 11 5	46	4 11 3	4 15 10	4 18 2
14	12 11 3	13 3 10	13 10 2	47	4 7 6	4 11 10	4 14 -
15	12 3 9	12 15 11	13 2 0	48	4 5 -	4 9 3	4 11 5
16	11 17 6	12 9 4	12 15 3	49	4 1 3	4 5 4	4 7 5
17	11 11 3	12 2 10	12 8 8	50	3 17 6	4 1 4	4 3 4
18	11 5	11 16 3	12 1 11	51	3 13 9	3 17 5	3 19 3
19	10 18 9	11 9 8	11 15 2	52	3 11 3	3 14 10	3 16 8
20	10 12 6	11 3 1	11 8 5	53	3 8 9	3 12 2	3 13 11
21	10 6 3	10 16 7	11 1 9	54	3 5 -	3 8 3	3 9 11
22	10 -	10 10 -	10 15 -	55	3 2 6	3 5 7	3 7 2
23	9 15 -	10 4 9	10 9 8	56	3 - -	3 3 -	3 4 6
24	9 8 9	9 18 2	10 2 11	57	2 17 6	3 - 4	3 1 9
25	9 3 9	9 12 11	9 17 6	58	2 15 -	2 17 9	2 19 2
26	8 17 6	9 6 4	9 10 9	59	2 11 3	2 13 10	2 15 2
27	8 11 3	8 19 10	9 4 2	60	2 8 9	2 11 2	2 12 5
28	8 6 3	8 14 7	8 18 9	61	2 7 6	2 9 10	2 11 -
29	8 1 3	8 9 4	8 13 5	62	2 5 -	2 7 3	2 8 5
30	7 16 3	8 4 1	8 8 -	63	2 2 6	2 4 7	2 5 8
31	7 11 3	7 18 10	8 2 8	64	2 - -	2 2 -	2 3 0
32	7 7 6	7 14 10	7 18 6	65	1 18 9	2 - 8	2 1 8
33	7 2 6	7 9 7	7 13 2	66	1 15 -	1 16 9	1 17 8
34	6 17 6	7 4 4	7 7 9	67	1 13 9	1 15 5	1 16 3
35	6 13 9	7 - 5	7 3 9	68	1 11 3	1 12 10	1 13 8
36	6 10 -	6 16 6	6 19 9	69	1 10 -	1 11 6	1 12 3
37	6 3 9	6 9 11	6 13 -	70	1 8 9	1 10 2	1 10 11
38	6 - -	6 6 -	6 9 -	71	1 7 6	1 8 10	1 9 6
39	5 16 3	6 2 1	6 5 -	72	1 5 -	1 6 3	1 6 11
40	5 12 6	5 18 1	6 - 11	73	1 3 9	1 4 11	1 5 6
41	5 8 9	5 14 2	5 16 11	74	1 2 6	1 3 7	1 4 2
42	5 5 -	5 10 3	5 12 11	75	1 1 3	1 2 4	1 2 11
43	5 1 3	5 6 4	5 8 11				

In the following Table of Assurances on the lives of Children, Policies effected for Quarterly, Half-yearly, and Yearly Premiums are issued from the Special Branch.

Sums Assured for a Premium of 1d. Weekly, or 4d. Monthly, or 11d. Quarterly, or 1s. 2d. Half-Yearly or 3s. 4d. Yearly.

Age next Birthday.	Amount Payable if the Child should Die after the Policy has been issued for											
	Three Calendar Months.	Six Calendar Months.	One Year.	Two Years.	Three Years.	Four Years.	Five Years.	Six Years.	Seven Years.	Eight Years.	Nine Years.	Ten Years.
1	£. s. 1 10	£. s. 2 10	£. s. 3 -	£. s. 3 10	£. s. 4 -	£. s. 4 10	£. s. 5 -	£. s. 6 -	£. s. 7 -	£. s. 8 -	£. s. 9 -	£. s. 10 -
2	1 15	3 -	3 10	4 -	4 10	5 -	6 -	7 -	8 -	9 -	10 -	-
3	2 -	3 10	4 -	4 10	5 -	6 -	7 -	8 -	9 -	10 -	-	-
4	2 5	4 -	4 10	5 -	6 -	7 -	8 -	9 -	10 -	-	-	-
5	2 10	4 10	5 -	6 -	7 -	8 -	9 -	10 -	-	-	-	-
6	3 -	5 -	6 -	7 -	8 -	9 -	10 -	-	-	-	-	-
7	3 10	5 -	7 -	8 -	9 -	10 -	-	-	-	-	-	-
8	4 -	5 -	8 -	9 -	10 -	-	-	-	-	-	-	-
9	4 10	5 -	9 -	10 -	-	-	-	-	-	-	-	-
10	5 -	5 -	10 -	-	-	-	-	-	-	-	-	-

If the child should die within three calendar months from date of policy, no amount will be payable.

CO-OPERATIVE INSURANCE SOCIETY (LIMITED)—*continued.*I.—*continued.*

INDUSTRIAL BRANCH.

Policies assuring the lives of children for Monthly and Weekly Premiums effected under the preceding Table are issued from the Industrial Branch.

Sums Assured at death for the undermentioned Premiums.

Age next Birthday.	1 <i>d.</i> per Week Assures	4 <i>d.</i> per Month Assures	Age next Birthday.	1 <i>d.</i> per Week Assures	4 <i>d.</i> per Month Assures
	£. s. d.	£. s. d.		£. s. d.	£. s. d.
11	10 5 -	11 19 -	44	3 18 -	4 11 -
12	10 3 -	11 17 -	45	3 16 -	4 8 -
13	10 2 -	11 15 -	46	3 13 -	4 5 -
14	10 1 -	11 14 -	47	3 10 -	4 1 -
15	9 15 -	11 7 -	48	3 8 -	3 19 -
16	9 10 -	11 1 -	49	3 5 -	3 15 -
17	9 5 -	10 15 -	50	3 2 -	3 12 -
18	9 -	10 10 -	51	2 19 -	3 8 -
19	8 15 -	10 4 -	52	2 17 -	3 6 -
20	8 10 -	9 18 -	53	2 15 -	3 4 -
21	8 5 -	9 12 -	54	2 12 -	3 -
22	8 -	9 6 -	55	2 10 -	2 18 -
23	7 16 -	9 2 -	56	2 8 -	2 16 -
24	7 11 -	8 16 -	57	2 6 -	2 13 -
25	7 7 -	8 11 -	58	2 4 -	2 11 -
26	7 2 -	8 5 -	59	2 1 -	2 7 -
27	6 17 -	8 -	60	1 19 -	2 5 -
28	6 13 -	7 15 -	61	1 18 -	2 4 -
29	6 9 -	7 10 -	62	1 16 -	2 2 -
30	6 5 -	7 6 -	63	1 14 -	1 19 -
31	6 1 -	7 1 -	64	1 12 -	1 17 -
32	5 18 -	6 17 -	65	1 11 -	1 16 -
33	5 14 -	6 13 -	66	1 8 -	1 12 -
34	5 10 -	6 8 -	67	1 7 -	1 11 -
35	5 7 -	6 5 -	68	1 5 -	1 9 -
36	5 4 -	6 1 -	69	1 4 -	1 8 -
37	4 19 -	5 15 -	70	1 3 -	1 6 -
38	4 16 -	5 12 -	71	1 2 -	1 5 -
39	4 13 -	5 8 -	72	1 -	1 3 -
40	4 10 -	5 5 -	73	- 19 -	1 2 -
41	4 7 -	5 1 -	74	- 18 -	1 1 -
42	4 4 -	4 18 -	75	17 -	19 -
43	4 1 -	4 14 -			

When the premiums are paid monthly, Immediate Full Benefit is allowed, subject, in case of death in the first year of the Assurance, to the deduction of the balance of the year's premium. When the premiums are weekly, Immediate Full Benefit in the case of death by accident, and in case of death otherwise than by accident, Immediate Benefit to the extent of one-fourth Half Benefit after three calendar months; and Full Benefit after twelve months from the date of Policy.

CO-OPERATIVE INSURANCE SOCIETY (LIMITED)—*continued.*II. and III.
ORDINARY BRANCH.Total Amount Assured and Bonus, on Lives for the Whole Term of Life, and
Premiums annually receivable.

Valuation Age.	Sums Assured.	Reversionary Bonus.	Office Yearly Premiums.		
			Ordinary.	Extra.	
				Health.	Occupation.
	£.	£.	£.	£.	£.
14	25	—	371	—	—
17	25	—	404	—	—
19	75	—	1 284	128	—
20	25	—	425	062	—
22	25	—	458	—	—
23	50	—	820	125	—
24	25	—	479	062	—
25	275	—	4 920	125	—
26	100	—	1 862	150	—
28	225	—	4 388	187	132
29	50	—	912	—	—
30	275	—	5 554	062	—
32	250	—	5 608	—	—
33	225	—	5 313	062	1 000
34	600	—	15 372	500	1 000
35	400	—	9 509	—	—
36	150	—	3 467	—	—
37	850	—	18 768	—	—
38	825	—	20 930	250	500
39	213	—	6 059	—	—
40	300	—	7 833	066	—
41	575	—	14 182	445	—
42	850	—	22 817	—	—
43	395	—	10 184	187	—
44	700	—	20 092	300	—
45	425	—	14 534	524	—
46	425	—	12 455	062	—
47	400	—	12 903	—	—
48	450	—	16 858	062	—
49	375	—	11 630	125	—
50	780	—	25 231	1 221	—
51	475	—	19 172	125	—
52	400	—	12 192	296	—
53	725	—	28 116	062	—
54	300	—	10 612	—	—
55	550	—	25 770	—	—
56	625	—	27 100	375	—
57	300	—	12 742	500	—
58	575	—	24 823	200	—
59	325	—	15 528	241	—
60	225	—	11 575	—	—
61	325	—	14 759	—	—
62	475	—	8 921	—	—
63	25	—	1 096	062	—
64	175	—	9 037	—	—
66	25	—	1 368	—	—
67	100	—	5 268	—	—
69	100	23 9	—	—	—
	16,088	23 9	503 710	6 566	2 632

CO-OPERATIVE INSURANCE SOCIETY (LIMITED)—*continued.*II. and III.—*continued.*

SPECIAL BRANCH.

Total Sums Assured and Annual Premiums for the Whole Term of Single Lives.

Valuation Age.	Sums Assured.	Annual Premiums.	Valuation Age.	Sums Assured.	Annual Premiums.
Non-participating Class.			Participating Class.		
	£.	£.		£.	£.
1	306·000	28·375	39	131·875	4·500
2	237·750	14·975	40	251·775	8·900
3	244·000	13·293	41	63·583	2·300
4	205·250	9·351	42	88·908	3·300
5	256·500	11·100	43	40·500	1·600
6	259·000	9·318	44	99·071	4·000
7	205·500	6·518	45	96·142	4·000
8	360·000	9·883	46	83·271	3·600
9	360·000	8·893	47	153·775	7·000
10	325·000	7·586	48	25·500	1·200
11	10·000	·168	49	216·317	5·600
£.	2,769·000	119·460	50	114·025	5·800
Participating Class.			51	60·100	3·200
	£.	£.	52	57·000	3·200
11	921·579	14·000	53	51·582	3·000
12	784·604	12·000	54	94·987	5·800
13	808·562	12·450	55	37·500	2·400
14	651·233	10·100	56	87·000	5·800
15	712·399	11·400	57	49·442	3·400
16	580·217	9·450	58	38·500	2·800
17	416·896	7·000	59	5·517	·400
18	467·508	8·200	60	55·596	4·400
19	449·938	8·000	61	14·600	1·200
20	357·783	6·600	62	20·817	1·800
21	334·458	6·300	63	95·417	8·750
22	406·250	8·000	64	42·350	4·100
23	309·937	6·300	65	19·375	2·000
24	185·212	3·800	66	5·250	·600
25	355·354	7·600	67	10·125	1·200
26	124·333	2·800	68	—	—
27	201·887	4·600	69	—	—
28	226·470	5·300	70	—	—
29	161·412	3·900	71	13·750	2·000
30	192·200	4·800	72	—	—
31	203·100	5·200	73	—	—
32	115·025	3·000	74	6·750	1·200
33	213·729	5·800	75	—	—
34	181·312	5·200	Participating -	11,763·627	292·450
35	77·283	2·300		Non- Participating }	2,769·000	119·460
36	119·149	3·600			
37	103·017	3·300			
38	72·450	2·400			

CO-OPERATIVE INSURANCE SOCIETY (LIMITED) *continued.*II. and III.—*continued.*

INDUSTRIAL BRANCH.

Total Sums Assured and Annual Premiums for the Whole Term of Single Lives.

Valuation Age.	Sums Assured.	Annual Premiums.	Valuation Age.	Sums Assured.	Annual Premiums.
	£.	£.		£.	£.
1	274·500	29·150	40	168·225	6·900
2	239·750	17·384	41	286·100	11·250
3	246·500	16·250	42	227·800	9·300
4	228·000	11·733	43	149·450	6·433
5	213·500	10·567	44	160·300	7·683
6	316·500	13·567	45	172·900	8·317
7	260·300	10·267	46	170·950	8·567
8	298·000	9·117	47	312·900	16·233
9	474·500	13·667	48	148·440	8·650
10	382·000	9·967	49	212·587	11·850
11	867·087	15·317	50	229·200	13·867
12	630·025	11·067	51	149·600	9·107
13	667·050	11·867	52	188·300	11·300
14	610·325	10·867	53	131·750	8·200
15	672·237	12·250	54	109·550	8·850
16	629·800	12·116	55	165·100	12·000
17	664·475	12·567	56	126·700	9·050
18	492·400	9·350	57	84·300	6·683
19	424·237	9·267	58	47·900	4·500
20	343·950	7·283	59	56·700	5·350
21	424·200	9·166	60	92·525	8·500
22	403·550	10·633	61	134·750	12·150
23	505·450	12·066	62	77·900	8·117
24	342·600	8·033	63	40·200	4·450
25	514·875	12·433	64	48·500	5·200
26	471·550	11·783	65	47·075	5·850
27	399·225	10·500	66	21·650	2·400
28	419·887	10·800	67	4·700	·600
29	353·975	10·100	68	30·600	4·200
30	446·450	12·700	69	—	—
31	388·650	11·033	70	16·100	2·400
32	366·850	11·150	71	—	—
33	221·700	6·650	72	—	—
34	318·000	10·383	73	6·000	1·200
35	314·550	10·117	74	—	—
36	240·400	7·900	75	5·950	1·200
37	156·250	5·650			
38	173·450	6·233			
39	206·412	8·583			
			£.	19,427·822	679·950

IV., V. and VI.

ORDINARY BRANCH.

CLASS.	Amount Assured.	Reversionary Bonus.	Office Yearly Premiums.	Extra Premiums.	Total Premiums Received.
	£.	£.	£.	£.	£.
Endowment-Assurances	87,915·	593·40	4,298·134	16·618	24,049·063
Joint Lives	1,750·	8·25	95·307	3·736	746·169
Limited Payments	300·	—	13·320	—	22·378
Endowments for Children	2,051·	—	98·835	—	198·992
Pure Endowments	681·25	—	20·085	—	53·847
£.	92,697·25	601·65	4,525·681	20·354	25,070·449

CO-OPERATIVE INSURANCE SOCIETY (LIMITED)—*continued.*IV., V. and VI.—*continued.*

SPECIAL BRANCH.

CLASS.	Amount Assured.	Office Yearly Premiums.	Total Premiums Received.
	£.	£.	£.
Endowment-Assurances	955	70·700	67·500
£.	955	70·700	67·500

INDUSTRIAL BRANCH.

CLASS.	Amount Assured.	Office Yearly Premiums.	Total Premiums Received.
	£.	£.	£.
Endowment-Assurances	300	23·100	17·500
£.	300	23·100	17·500

VII. and VIII.

No Annuities have been granted.

IX.

The average rate of Interest on the Life Assurance Funds at the close of each year was as follows :—

	Ordinary.	Special.	Industrial.
	Per cent.	Per cent.	Per cent.
31st December, 1896 - - - - -	3·279	—	—
31st December, 1897 - - - - -	3·266	—	—
31st December, 1898 - - - - -	3·256	—	—
31st December, 1899 - - - - -	3·257	—	—
31st December, 1900 - - - - -	3·261	3·407	3·508

X.

ORDINARY BRANCH.

Surrender Values allowed on Whole Life Policies for 100l.: —

Age at Entry.	DURATION OF THE POLICY.				
	3 Years.	5 Years.	7 Years.	8 Years.	10 Years.
	£.	£.	£.	£.	£.
20	1·012	2·616	5·070	5·886	7·552
30	1·439	3·681	7·018	8·096	10·318
40	2·042	5·225	9·915	11·406	14·436
50	2·873	7·260	13·657	15·655	19·658

CO-OPERATIVE INSURANCE SOCIETY (LIMITED)—*continued*.

X.—*continued*.

SPECIAL BRANCH.

Surrender Values allowed for each 10*l.* Assured—Whole Life.

Entry Age.	NUMBER OF FULL ANNUAL PREMIUMS PAID UNDER POLICY.			
	5	10	15	20
	£.	£.	£.	£.
15	·271	·697	1·070	1·487
25	·306	·865	1·372	1·927
35	·426	1·191	1·866	2·575
45	·594	1·626	2·495	—
55	·818	2·189	—	—
65	1·072	—	—	—

No Surrender Values allowed in the Industrial Branch, but “Reduced” or “Paid-up” Policies after payment of five years’ premium.

The scales of Surrender Values allowed on Whole Term and Endowment Assurance Policies are based on their Reserve Values according to the H*M* and English Tables, 3 per cent. interest. These Surrender Values range from 40 to 80 per cent. of the Reserve in the case of Whole Term Policies, and from 50 to 90 per cent. in the case of Endowment Assurances. The values allowed for other classes of policies are determined by special calculation.

Note.

No business at other than European rates. Lives subject to any additional premium have been valued at the real ages, and a proportionate part of the extra premiums reserved.

William Barnett, Chairman.

Wm. Arthur Hilton,

Thos. Wood,

James Odgers, Secretary.

Edwin Justican, Fellow of the Institute of Actuaries.

}

Members of the Committee.

STANDARD LIFE ASSURANCE COMPANY.

(First and Second Schedules)

REVENUE ACCOUNT

Of the Standard Life Assurance Company, for the Year ending 15th November 1900.

	£.	s.	d.		£.	s.	d.
Amount of Funds at the beginning of the Year, 16th November 1899 - - -	9,363,765	7	7	Claims by Death under Life Policies, including Bonus Additions (after deduction of Sums Re-assured) - - -	755,376	10	3
Premiums (after deduction of Re-Assurance Premiums) - - - - -	865,258	9	-	Claims under Endowments and Endowment Assurances matured - - -	48,996	13	9
Consideration for Annuities granted - - -	135,274	15	5		£.	804,373	4
Interest and Dividends - - - - -	377,259	10	2	Surrenders - - - - -	43,980	10	3
Fines and Fees - - - - -	955	15	11	Annuities - - - - -	83,061	9	2
Increase of Value of Securities - - -	129,178	1	6	Commission - - - - -	51,515	19	8
				Expenses of Management - - - - -	119,687	12	7
				Dividend and Bonus to Shareholders - - -	20,000	-	-
				Income Tax - - - - -	11,502	3	3
				Amount of Funds at the end of the Year, 15th November 1900, as per Second Schedule - - - - -	9,737,571	-	8
£. 10,871,691	10	7		£. 10,871,691	19	7	

BALANCE SHEET

Of the Standard Life Assurance Company, on the 15th November 1900.

LIABILITIES.	£.	s.	d.	ASSETS.	£.	s.	d.
Shareholders' Capital paid up - - -	120,000	-	-	Mortgages on Property within the United Kingdom - - - - -	2,089,873	8	5
Assurance and Annuity Fund - - -	9,529,082	-	-	Mortgages on Property out of the United Kingdom - - - - -	1,670,367	7	1
Reserve Fund - - - - -	80,000	-	-	Loans on the Company's Policies, within their Surrender Value - - - - -	466,189	5	8
Balance carried forward - - - - -	8,489	-	8	Investments: - - - - -			
Total Funds, as per First Schedule £.	9,737,571	-	8	British Government Securities - - -	80,638	9	9
Claims under policies admitted but not paid	153,101	1	9	Indian and Colonial Government Securities - - -	186,313	-	-
Dividends to Proprietors (due at and prior to 15th November) outstanding - -	9,392	6	-	Foreign Government Securities - - -	188,426	18	6
Annuities Outstanding - - - - -	2,754	9	2	Indian and Colonial Municipal Bonds - -	2,093,758	10	10
Staff Deposit Fund - - - - -	11,111	6	5	Railway and other Debentures and Debenture Stocks - - - - -	889,093	12	8
Sums deposited with the Company - - -	29,560	-	-	Railway and other Shares (Preference and Ordinary) - - -	132,993	17	6
				Bank Deposits for fixed periods - - -	90,186	2	7
				House Property: Free - £. s. d.			
				hold - - - - -	857,755	7	4
				House Property: Leasehold - - - - -	16,219	1	10
					873,974	9	2
				Stocks of Scottish Chartered Banks - -	13,370	18	4
				Company's Shares - - - - -	10,091	2	-
				Ground Rents and Feu-duties - - -	165,647	1	6
				Life Rents and Reversions Purchased - -	119,763	17	4
				Loans upon Personal Security with Policies of Assurance, repayable by Instalments - - - - -	45,887	8	11
				Loans on Debentures, Shares, &c., with Collateral Security - - - - -	70,553	4	9
				Loans on Indian and Colonial Municipal Securities - - - - -	6,000	-	-
				Loans on Foreign Municipal Securities - -	27,800	-	-
				Loans on Indian and Colonial Securities - -	93,369	17	2
				Agents' Balances - - - - -	191,337	13	9
				Outstanding Premiums - - - - -	124,552	17	4
				Interest accrued, but not due - - -	83,892	19	2
				„ due, but not paid - - - - -	1,833	19	9
					£. s. d.		
				Cash on Deposit - - - - -	34,857	3	7
				„ on Current Accounts - - - - -			
				and in hand - - - - -	192,670	7	-
					227,527	10	7
				Deed and Receipt Stamps in hand - -	46	11	3
£. 9,943,490	4	-		£. 9,943,490	4	-	

W. J. Dundas, Chairman.
J. H. Davidson,)
Ralph Anstruther,) Directors.
Spencer C. Thomson, Manager and Actuary.

Edinburgh, 23rd April, 1901.

STANDARD LIFE ASSURANCE COMPANY—*continued.*

(Fifth Schedule.)

Statement respecting the VALUATION OF THE LIABILITIES under Life Policies and Annuities of the Standard Life Assurance Company, to be made by the Actuary.

I.

The date up to which the Valuation is made :—the 15th November 1900.

II.

The Acts of Parliament, which regulate the affairs of the Standard Life Assurance Company, are—

2 Will. IV. cap. 81	-	-	-	-	-	-	-	-	-	-	-	1832.
8 and 9 Vict. cap. 75	-	-	-	-	-	-	-	-	-	-	-	1845.
22 and 23 Vict. cap. 27	-	-	-	-	-	-	-	-	-	-	-	1859.
46 Vict. cap. 26 (local)	-	-	-	-	-	-	-	-	-	-	-	1883.
54 Vict. cap. 6	-	-	-	-	-	-	-	-	-	-	-	1891.

Neither the principles of Valuation of Liabilities nor the extent of Profits to be allocated to the Policyholders are fixed by these Acts, but the Directors are entitled under the first mentioned Act (Sec. 51) "to make such regulations as they shall think fit for the purpose of allowing persons who shall effect Policies or transact other species of business with the Company to participate in the profits arising from the class of business in which they may be respectively concerned, and that to such extent, and upon such terms and conditions, as the ordinary Directors may from time to time think proper for encouraging the business of the Company."

Generally the Valuation of Liabilities under Life Assurance Policies has been made by deducting the present value of the Premiums to be received, less the proportion of loading thrown off, from the value of the sums payable at death or at any fixed period. With the exception of the classes hereafter named the whole of the loading over and above the net premiums employed is thrown off. In the special classes undermentioned, the following methods have been adopted, viz:—Short Period Assurances, a portion of the current premiums is reserved proportionate to the unexpired risk; Half-premium Policies (first period), the amount of premiums received over and above those for the short period, is reserved, plus a proportion of the current premium for the unexpired risk. In the few cases where the value of the Policy is negative, the negative values have been excluded.

The Profits are divided at intervals of five years, and fourteen divisions have been made since the Company was established in 1825, the first division having been made in 1835. The whole share of the Profits allocated to the Policyholders was, up to 1865, distributed upon a "Tontine" Plan, each Policy drawing its share of Reversionary Bonus at each division according to its amount and the number of years it had existed. After the Investigation of 1865 a new Scheme was opened, entitled the "Equal Bonus Plan," under which the Profits are divided according to the number of Premiums paid since the previous Investigation; and in 1900 a further Scheme was opened, entitled the "Prospective Bonus Plan," under which no allocation of Profits is made until the premiums paid, accumulated at 4 per cent. compound interest, amount to the Sum Assured.

III.

The following Tables of Mortality have been used in the Valuation, as shown in the Schedules:

Registrar-General's English Life Table No. 1 (Males).
Carlisle Table for Assurances on more than one Life.
Government Annuity Tables, 1883.
Standard Life Assurance Company's East and West Indian Mortality Experience Tables.
Bowser's (Children of Dissenting Ministers) Table for Children's Endowments.

IV.

The rate or rates of Interest assumed in the calculations :—3 per cent. and 3½ per cent., as shown in the Schedules.

V.

The portion of the Annual Premium Income unvalued amounts to 162,513*l.* 16*s.* 6*d.* exclusive of extra Premiums; being 17·8 per cent. over the whole business.

VI.

CONSOLIDATED REVENUE ACCOUNT for five years, commencing 16th November 1895, and ending 15th November 1900.

	£.	s.	d.		£.	s.	d.
Funds at the beginning of the period, 16th November 1895	7,978,336	14	11	Claims by Death and Survivance including Bonus Additions (after deduction of Sums re-assured)	3,326,460	12	7
Premiums (after deduction of Re-Assurance Premiums)	4,084,806	18	3	Surrenders	213,664	15	7
Consideration for Annuities granted	608,244	9	2	Annuities (less Re-Assurances)	375,898	12	8
Interest and Dividends	1,741,108	5	1	Commission	222,060	16	1
Fines and Fees	5,165	1	—	Expenses of Management	542,511	13	4
Refund of Income Tax	5,822	6	8	Dividends and Bonus to Shareholders	100,000	—	—
Exchange Account	1,139	19	6	Income Tax	35,634	5	2
Increase of value of Securities	129,178	1	6	Amount of funds at the end of the period, 15th November 1900, as per First Schedule	9,737,571	—	8
£.	14,553,801	16	1	£.	14,553,801	16	1

STANDARD LIFE ASSURANCE COMPANY—continued.

VII.

SUMMARY AND VALUATION of the Policies of the Standard Life Assurance Company,
as at 15th November, 1900.

Home Branch.*

DESCRIPTION OF TRANSACTIONS.	PARTICULARS OF THE POLICIES FOR VALUATION.				VALUATION.			
	Number of Policies.	Sums Assured and Bonuses.	Office Yearly Premium.	Net Yearly Premiums.	Valuation by English No. 1 (Males) Table, except Joint Lives, for which Carlisle Table was used. Interest, 3½ per cent.			
		£. s. d.	£. s. d.	£.	Sums Assured and Bonuses.	Office Yearly Premiums.	Net Yearly Premiums.	Net Liability.
ASSURANCES.								
I. WITH PROFITS.								
FONTINE SCHEME AND AMALGAMATED COMPANIES.								
For Whole Term of Life—								
Uniform Premiums	3,614	2,300,213 11 7	46,842 13 7	86,174 2	1,700,718	313,947	248,103	1,452,615
Single Payments and Paid-up Policies	114	105,712 — 8	—	—	76,276	—	—	76,276
Limited Payments	3	705 5 —	21 16 7	18	422	79	58	361
Joint Lives	8	4,845 2 9	122 11 1	87 6	3,689	513	367	3,272
Extra Premiums Payable	—	—	66 5 —	—	38	—	—	38
TOTAL	3,739	2,410,976 — —	47,033 6 8	86,277 8	1,781,088	314,539	248,528	1,532,560
EQUAL AND PROSPECTIVE BONUS PLANS.								
For Whole Term of Life—					Valuation by English No. 1 (Males) Table, except Joint Lives, for which Carlisle Table was used. Interest, 3 per cent.			
Uniform Premiums	11,743	6,991,601 18 —	187,831 17 4	157,209 4	4,132,348	2,398,964	2,012,406	2,109,942
Single Payments and Paid-up Policies	278	232,872 15 4	—	—	144,586	—	—	144,586
Limited Payments	891	559,265 11 1	23,067 7 11	19,853 8	281,258	179,995	155,247	126,011
Half Premiums (first period)	97	74,857 3 1	1,261 2 5	—	1,058	—	—	1,058
Temporary Assurances	4	4,430 — —	81 10 6	71 7	1,241	1,138	992	249
Deferred Assurances	18	9,300 — —	176 14 2	135 6	2,951	2,359	2,194	757
Endowment Assurances	7,329	2,067,174 12 —	89,791 13 5	74,706 8	1,359,761	944,354	785,712	574,049
Joint Lives	91	36,782 4 11	1,636 3 —	1,256 0	24,698	17,012	13,059	11,339
Extra Premiums payable	—	—	444 11 3	—	660	—	—	660
TOTAL	20,351	10,006,284 4 5	303,841 — —	263,233 3	5,938,561	3,544,342	2,969,610	2,963,951
TOTAL Assurances, with Profits	24,090	12,417,260 4 5	350,894 6 8	289,511 1	7,719,649	3,858,851	3,218,138	4,501,511
II. WITHOUT PROFITS.								
For Whole Term of Life—					Valuation by English No. 1 (Males) Table, Bowser's Table for Children's Endowments, and Carlisle Table for Joint Lives. Interest 3½ per cent.			
Uniform Premiums	2,484	2,200,831 19 —	69,038 11 9	63,051 2	1,232,541	815,941	745,780	486,761
Single Payments and Paid-up Policies	295	213,507 1 11	—	—	133,977	—	—	133,977
Limited Payments	103	156,165 16 7	5,962 11 10	5,658 0	69,526	56,602	53,700	15,817
Half Premiums (first period)	5	12,942 1 7	217 7 8	—	156	—	—	156
Temporary Assurances	116	112,655 10 11	1,735 10 2	—	749	—	—	749
Deferred Assurances	4	12,600 — —	139 10 3	121 3	3,062	2,670	2,355	741
Endowments	311	85,739 — 4	2,764 8 1	2,447 3	52,272	22,000	19,477	32,795
Endowment Assurances	2,165	766,704 13 —	35,363 4 7	32,525 3	463,659	373,144	343,200	120,499
Joint Lives	57	40,896 12 4	2,134 7 6	1,833 7	23,829	22,696	19,048	4,781
Last Survivor	21	14,975 — —	236 7 7	169 6	5,961	3,705	2,658	3,303
Survivorship	71	208,750 — —	2,904 8 4	2,320 7	21,823	19,235	15,369	6,454
Issue	24	116,490 — —	—	—	1,630	—	—	1,630
Extra Premiums Payable	—	—	226 19 6	—	1,772	—	—	1,772
TOTAL Assurances, without Profits	5,856	3,941,658 15 8	120,773 7 3	108,127 1	2,011,057	1,815,998	1,201,562	809,495
TOTAL Assurances	29,946	16,358,919 — 1	471,667 13 6	397,638 2	9,730,706	5,174,844	4,419,700	5,311,006
Deduct Re-Assurances	—	1,420,295 1 2	41,700 15 6	36,484 5	773,158	415,236	366,728	406,430
Net Amount of Assurances	29,946	14,938,623 18 11	429,966 18 —	361,153 7	8,957,548	4,759,608	4,052,972	4,904,576
ANNUITIES.								
Immediate—					Valuation by the Government Annuity (1883) Tables and by Carlisle Tables for Joint Lives. Interest, 3½ per cent.			
Single Lives	1,371	81,558 8 3	—	—	838,190	—	—	838,190
Joint Lives	2	900 — —	—	—	6,293	—	—	6,293
Joint Lives and Survivorship	92	5,217 17 10	—	—	68,860	—	—	68,860
Temporary	32	1,418 — 10	—	—	7,278	—	—	7,278
Deferred	55	2,720 12 8	794 3 5	672 3	15,864	7,406	6,510	9,354
Survivorships	38	3,735 7 6	637 13 11	594 2	15,004	7,006	6,572	8,423
TOTAL Annuities	1,590	95,550 7 1	1,431 17 4	1,266 5	951,499	15,272	13,082	933,407
Deduct Re-Assurances	—	2,031 — —	—	—	22,982	—	—	22,982
Net Amount of Annuities	1,590	93,519 7 1	1,431 17 4	1,266 5	928,517	15,272	13,082	910,425
TOTAL of the Results	—	—	431,448 15 4	362,420 2	9,886,055	4,774,830	4,066,054	5,820,001

* The Home Branch includes the greatest number of Policies issued within the United Kingdom and other European countries.

STANDARD LIFE ASSURANCE COMPANY—*continued.*VII.—*continued.*

Indian and Colonial Branch. (Temperate Climates and others not included under Tropical Climates.)

DESCRIPTION OF TRANSACTIONS.	PARTICULARS OF THE POLICIES FOR VALUATION				VALUATION.			
					Valuation by English No. 1 (Males) Table, Bowser's for Children's Endowments and Car- lisle for two Lives—Annuities by Government 1883 Tables. Interest 2½ per cent.			
	Number of Polic'es.	Sums Assured and Bonuses.	Office Yearly Premiums.	Net Yearly Premiums	Sums Assured and Bonuses.	Office Yearly Premiums.	Net Yearly Premiums.	Net Liability.
ASSURANCES.								
I. WITH PROFITS.								
For Whole Term of Life—		£. s. d.	£. s. d.	£.	£.	£.	£.	£.
Uniform Premiums -	5,668	8,456,826 - 2	91,930 13 8	73,238-3	1,975,465	1,099,016	887,778	1,087,667
Paid-up Policies and Single Payments -	590	889,698 4 9	—	—	192,905	—	—	192,905
Limited Payments -	2,344	1,098,428 4 1	41,064 6 5	34,746-3	487,261	336,817	230,011	207,250
Half-Premiums (<i>first period</i>) -	127	64,944 5 6	1,088 1 10	—	545	—	—	545
Deferred Assurances -	11	8,627 7 11	46 18 2	31-7	787	984	665	122
Endowments -	29	7,937 3 10	285 2 2	229-2	4,117	2,466	1,982	2,135
Endowment Assurances -	4,245	1,619,357 6 2	84,100 5 1	78,834-1	1,087,918	780,045	650,300	437,618
Joint Lives -	30	22,635 - 8	1,184 4 11	910-4	12,387	14,099	10,816	1,571
Extra Premiums payable -	—	—	3,811 - 6	—	1,264	—	—	1,264
TOTAL Assurances With Profits -	13,044	6,613,443 13 1	227,500 12 9	183,040-0	3,762,649	2,233,397	1,881,552	1,931,097
II. WITHOUT PROFITS.								
For Whole Term of Life—								
Uniform Premiums -	1,294	792,942 2 -	23,895 3 6	20,572-5	450,778	260,864	240,151	210,627
Single Payments and Paid-up Policies -	329	124,138 3 1	—	—	71,612	—	—	71,612
Limited Payments -	214	115,818 3 10	3,795 11 2	3,590-8	49,843	32,243	23,274	21,069
Temporary Assurances -	477	138,887 14 5	2,510 - 4	—	1,309	—	—	1,309
Deferred Assurances -	1	500 - -	5 1 3	4-3	119	108	92	27
Endowments -	7	1,805 9 7	92 4 8	78-9	1,044	861	692	352
Endowment Assurances -	673	282,872 1 7	12,788 6 2	11,704-1	196,858	106,608	93,318	103,540
Joint Lives -	4	3,493 3 -	291 3 -	256-7	2,420	2,314	2,040	380
Joint Lives and Survivorship -	1	2,000 - -	—	—	1,093	—	—	1,093
Survivorship -	6	9,400 - -	132 4 7	84-4	922	953	608	314
Extra Premiums payable -	—	—	2,790 9 3	—	959	—	—	959
TOTAL Assurances Without Profits -	3,006	1,471,856 17 6	46,160 3 6	36,286-7	776,457	406,954	365,175	411,232
TOTAL Assurances -	16,050	8,085,300 10 7	273,660 16 3	219,326-7	4,539,106	2,640,351	2,196,727	2,342,379
Deduct Re-Assurances -	—	192,393 3 5	6,143 9 7	4,641-8	115,686	67,281	50,335	64,851
NET AMOUNT of Assurances -	16,050	7,892,907 2 2	267,517 6 8	214,684-9	4,423,420	2,573,070	2,146,392	2,277,528
ANNUITIES.								
		(Annuities.)						
Immediate: Single Lives -	38	2,320 5 5	—	—	29,792	—	—	29,792
Joint Lives and Survivorship -	2	47 7 4	—	—	961	—	—	961
Survivorship -	13	790 2 8	365 19 1	314-2	3,842	3,207	2,753	1,669
TOTAL Annuities -	53	3,657 15 5	365 19 1	314-2	34,585	3,207	2,753	31,832
Less Re-Assurances -	—	20 16 5	13 16 1	12-0	193	194	169	24
NET AMOUNT of Annuities -	53	3,636 10 -	352 3 -	302-2	34,392	3,013	2,584	31,808
TOTAL of the Results -	—	—	267,869 9 8	214,987-1	4,457,812	2,576,063	2,148,476	2,309,336

STANDARD LIFE ASSURANCE COMPANY—continued.

VII.—continued.

Indian and Colonial Branch (East Indies).

DESCRIPTION OF TRANSACTIONS.	PARTICULARS OF THE POLICIES FOR VALUATION.				VALUATION.			
	Number of Policies.	Sums Assured and Bonuses.	Office Yearly Premiums.	Net Yearly Premiums.	Sums Assured and Bonuses.	Office Yearly Premiums.	Net Yearly Premiums.	Net Liability.
ASSURANCES.								
I.—WITH PROFITS.								
For Whole Term of Life—		£. s. d.	£. s. d.	£.	£.	£.	£.	£.
Uniform Premiums	1,318	669,908 2 11	21,098 5 7	13,174·7	317,997	296,558	185,179	182,818
Single Payments and Paid-up Policies	35	19,254 4 —	—	—	12,156	—	—	12,156
Limited Payments	183	83,903 19 4	4,761 11 11	3,107·2	42,042	33,681	21,979	20,068
Half Premiums (first period)	5	3,100 — —	83 5 9	—	72	—	—	72
Endowment Assurances	1,046	435,910 4 8	24,966 13 2	16,917·8	260,008	273,544	185,424	74,579
Joint Lives	1	2,000 — —	132 5 —	89·6	1,157	1,604	1,057	70
Extra Premiums	—	—	5,086 — —	—	797	—	—	797
TOTAL Assurances With Profits	2,588	1,214,076 10 11	56,118 1 5	33,288·8	634,224	605,832	393,669	240,555
II.—WITHOUT PROFITS.								
For Whole Term of Life—		£. s. d.	£. s. d.	£.	£.	£.	£.	£.
Uniform Premiums	1,478	559,913 14 8	17,478 16 —	12,479·7	259,417	253,042	180,635	78,782
Single Payments and Paid-up Policies	79	23,511 14 4	—	—	14,563	—	—	14,563
Limited Payments	113	57,353 6 8	3,445 13 7	2,679·8	30,688	21,948	17,843	12,945
Half Premiums (first period)	1	1,686 13 4	47 12 4	—	19	—	—	19
Temporary Assurances	28	15,850 — —	525 7 5	—	168	—	—	168
Endowments	16	6,570 — —	235 8 5	209·3	2,988	2,642	2,849	644
Endowment Assurances	1,752	755,814 4 —	44,044 18 4	34,556·1	498,104	363,546	289,444	208,660
Joint Lives	2	1,400 — —	68 13 11	52·9	746	950	729	17
Survivorship	4	3,950 — —	86 17 —	17·7	866	327	157	209
Extra Premiums	—	—	4,882 — —	—	782	—	—	782
TOTAL Assurances Without Profits	3,473	1,425,034 18 —	70,265 17 —	49,995·0	807,846	648,755	491,157	316,689
TOTAL Assurances	6,061	2,639,111 3 11	126,383 18 5	83,283·8	1,442,070	1,254,587	884,826	557,244
Deduct Re-Assurances	—	15,044 19 10	781 7 4	511·0	6,900	7,646	5,342	1,568
Net Amount of Assurances	6,061	2,624,063 4 1	125,602 11 1	82,772·8	1,435,170	1,246,941	879,484	555,686
ANNUITIES.								
Immediate Single Lives	13	(Annuities). 882 17 4	—	—	10,426	—	—	10,426
Deferred	40	2,700 10 8	953 1 1	329·5	18,127	6,758	5,889	12,238
TOTAL Annuities	53	3,583 8 —	953 1 1	329·5	28,553	6,758	5,889	22,664
TOTAL OF THE RESULTS	—	—	126,605 12 2	83,602·3	1,463,723	1,253,249	885,373	578,350

Note.—In the case of Rupee Policies, the value of the rupee is taken at 1s. 4d.

Indian and Colonial Branch (West Indies).

DESCRIPTION OF TRANSACTIONS.	PARTICULARS OF THE POLICIES FOR VALUATION.				VALUATION.			
	Number of Policies.	Sums Assured and Bonuses.	Office Yearly Premiums.	Net Yearly Premiums.	Sums Assured and Bonuses.	Office Yearly Premiums.	Net Yearly Premiums.	Net Liability.
ASSURANCES.								
I.—WITH PROFITS.								
For Whole Term of Life—		£. s. d.	£. s. d.	£.	£.	£.	£.	£.
Uniform Premiums	472	238,324 11 —	6,959 11 1	5,237·5	134,158	89,291	67,177	66,961
Single Payments and Paid-up Policies	69	48,482 1 5	—	—	31,120	—	—	31,120
Limited Payments	456	223,977 11 4	11,716 1 2	9,293·4	113,702	83,574	66,292	52,410
Endowment Assurances	291	134,043 — 8	9,333 6 2	6,349·0	93,162	75,802	55,625	37,537
Joint Lives	2	616 — —	41 6 —	27·2	381	457	301	80
Extra Premiums	—	—	2,746 — —	—	529	—	—	529
TOTAL Assurances With Profits	1,290	645,443 4 5	30,796 4 5	21,407·1	378,043	249,124	189,396	188,643
II. WITHOUT PROFITS.								
For the Whole Term of Life—		£. s. d.	£. s. d.	£.	£.	£.	£.	£.
Uniform Premiums	181	72,408 5 8	2,050 4 2	1,799·1	33,161	26,369	22,140	15,021
Single Payments and Paid-up Policies	40	12,874 5 6	—	—	8,334	—	—	8,334
Limited Payments	15	9,545 16 8	474 14 2	434·6	5,154	4,460	4,074	1,080
Temporary Assurances	2	1,700 — —	46 15 1	—	26	—	—	26
Endowments	21	6,712 10 —	350 7 9	300·0	3,747	3,456	2,959	788
Endowment Assurances	67	40,269 3 6	3,186 19 1	2,720·4	29,649	21,596	18,434	11,215
Joint Lives	2	600 — —	38 11 10	24·3	353	410	290	68
Extra Premiums	—	—	794 — —	—	174	—	—	174
TOTAL Assurances Without Profits	328	144,110 1 4	6,936 12 1	5,278·4	85,598	56,281	48,897	36,701
TOTAL ASSURANCES	1,618	789,553 5 9	37,732 16 6	26,685·5	463,641	305,405	238,292	225,349

STANDARD LIFE ASSURANCE COMPANY—*continued.*VII.—*continued.*

VALUATION BALANCE SHEET of the Standard Life Assurance Company, as at 15th November 1900.

Net Liability under Assurance and Annuity transactions, as per Summary Statements:—	£.	s.	d.	Life Assurance and Annuity Funds, as per Balance Sheet under Schedule 2	£.	s.	d.
Home Branch	5,820,001	—	—	Balance carried forward, as per Balance Sheet under Schedule 2.	9,529,082	—	—
Indian and Colonial Branch (Temperate Climates)	2,309,336	—	—		8,489	—	8
Indian and Colonial Branch (East Indies)	578,350	—	—				
Indian and Colonial Branch (West Indies)	225,349	—	—				
	3,113,035	—	—				
Surplus	604,535	—	8				
	£. 9,537,571	—	8		£. 9,537,571	—	8

VIII.

All With-Profit Policies (with the exception of Half-Premium Policies, Deferred Assurances, and Prospective Bonus Policies) share in the profits at the next division after they have been opened, but the bonus declared does not vest until the policy has been in existence for five years, and in the case of Canadian Reserved Bonus Policies not until the termination of the deferred period, which is either 15 or 20 years.

Half-Premium Policies, on which a lower premium is paid for a certain period of years, do not share in the profits until the higher premium is payable, and the bonus does not vest until the expiry of five years thereafter. Deferred Assurances do not share in the profits until the expiration of the deferred period, and the bonus does not vest until the expiry of five years thereafter. Prospective Bonus Policies are entitled to share in the profits at the end of the year in which the premiums paid, with 4 per cent. compound interest, amount to the sum assured by the policy.

IX.

(1) The total amount of profit made by the Company during the five years ending 15th November 1900 is £682,967l. 0s. 10d., exclusive of the annual dividend of 10 per cent. to proprietors, and consists of—

	£.	s.	d.
The Surplus, per Valuation Balance Sheet	604,535	—	8
Deduct Balance carried forward (1895)	8,454	14	11
	596,080	5	9
Add Interim Bonus paid to Policyholders during the past five years (1895-1900)	46,888	15	1
Add Bonus paid to Shareholders during the past five years (1895-1900)	40,000	—	—
	£. 682,967	—	10
The Surplus in the Valuation Balance Sheet includes the value of Bonus declared among Policyholders at 15th November 1900	596,046	—	—
And Balance carried forward (1900)	8,489	—	8
	£. 604,535	—	8

(2) The total amount of profit divided among policyholders, including 46,886l. 15s. 1d., paid during the quinquennium as Intermediate Bonus, is 642,932l. 15s. 1d.
40,754 policies to the amount of 18,529,367l. 7s. 10d., participated in the profits.

3.) SPECIMEN TABLE OF REVERSIONARY BONUS DECLARED AT THE PRESENT DIVISION:—

POLICY FOR 100l.—Tontine Scheme.

For all Ages.	DURATION OF POLICY.							
	25 Years.	30 Years.	35 Years.	40 Years.	45 Years.	50 Years.	55 Years.	62 Years.
	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.
	4 13 9	5 12 6	6 11 3	7 10 —	8 8 9	9 7 6	10 6 3	11 12 6

Equal and Colonial Schemes.

For all Ages.	DURATION OF POLICY—5 YEARS AND UPWARDS.	
	£6 5s.	

J. H. Davidson, Chairman.
W. J. Dundas, } Director.
Ralph Anstruther, }
Spencer C. Thomson, Manager and Actuary.
G. Cameron, Joint Actuary.

STANDARD LIFE ASSURANCE COMPANY—*continued.*

(Sixth Schedule.)

Statement of the LIFE ASSURANCE AND ANNUITY BUSINESS of the Standard Life Assurance Company on the 15th November, 1900

I.

The Annual Premiums for Assurance of £100 are as follows:—

I.—WITH PROFITS.

Age next Birthday.	HOME BRANCH.		COLONIAL BRANCH.					
	Equal Scheme.	Prospective Bonus Scheme.	Class A (Temperate Climates).	Canadian Rates per \$1,000.	Class C (Indian).	Rates for West Indies.		
						Class D (1).	Class D (2).	Class D (3).
	£. s. d.	£. s. d.	£. s. d.	\$ c.	£. s. d.	£. s. d.	£. s. d.	£. s. d.
20.	1 17 11	—	1 18 4	19 00	2 19 6	2 10 1	2 19 1	3 9 1
21	1 18 9	1 16 1	1 19 4	19 40	3 — 6	2 11 1	2 19 11	3 9 11
22	1 19 9	1 16 7	2 — 3	19 90	3 1 6	2 12 2	3 1 —	3 11 —
23	2 — 9	1 17 —	2 1 2	20 40	3 2 8	2 13 7	3 2 2	3 12 2
24	2 1 10	1 17 6	2 2 3	21 00	3 3 10	2 15 —	3 3 5	3 13 5
25	2 2 11	1 17 11	2 3 3	21 50	3 5 3	2 16 9	3 5 —	3 15 —
26	2 4 1	1 18 7	2 4 5	22 10	3 6 9	2 18 6	3 6 8	3 16 8
27	2 5 3	1 19 3	2 5 7	22 70	3 8 4	3 — 5	3 8 5	3 18 5
28	2 6 6	1 19 11	2 6 10	23 30	3 10 —	3 2 3	3 10 2	4 — 2
29	2 7 9	2 — 8	2 8 —	23 90	3 11 10	3 4 2	3 12 —	4 2 —
30	2 8 11	2 1 4	2 9 4	24 50	3 13 9	3 6 4	3 14 —	4 4 —
31	2 10 1	2 2 6	2 10 7	25 10	3 15 2	3 8 3	3 16 —	4 6 —
32	2 11 4	2 3 8	2 12 —	25 70	3 16 9	3 10 4	3 18 1	4 8 1
33	2 12 8	2 4 11	2 13 6	26 40	3 18 5	3 12 4	4 — 3	4 10 3
34	2 14 1	2 6 3	2 15 —	27 10	4 — 2	3 14 8	4 2 5	4 12 5
35	2 15 8	2 7 7	2 16 7	27 90	4 2 —	3 16 11	4 4 10	4 14 10
36	2 17 3	2 9 —	2 18 3	28 70	4 4 —	3 19 3	4 7 2	4 17 2
37	2 18 11	2 10 6	2 19 11	29 50	4 6 1	4 1 7	4 9 8	4 19 8
38	3 — 8	2 12 —	3 1 8	30 40	4 8 4	4 4 2	4 12 3	5 2 3
39	3 2 6	2 13 8	3 3 7	31 30	4 10 8	4 6 9	4 15 —	5 5 —
40	3 4 5	2 15 6	3 5 6	32 30	4 13 1	4 9 4	4 17 9	5 7 9
41	3 6 3	2 17 5	3 7 8	33 20	4 15 8	4 12 —	5 — 7	5 10 7
42	3 8 2	2 19 5	3 9 10	34 10	4 18 4	4 14 6	5 3 7	5 13 7
43	3 10 2	3 1 8	3 12 1	35 10	5 1 2	4 17 3	5 6 7	5 16 7
44	3 12 3	3 4 —	3 14 7	36 20	5 4 1	5 — —	5 9 10	5 19 10
45	3 14 6	3 6 6	3 17 3	37 30	5 7 1	5 2 11	5 13 1	6 3 1
46	3 16 10	3 9 2	3 19 11	38 50	5 11 1	5 5 10	5 16 6	6 6 6
47	3 19 5	3 12 1	4 3 —	39 80	5 15 4	5 8 10	6 — 1	6 10 1
48	4 2 3	3 14 11	4 6 —	41 20	5 19 9	5 12 2	6 3 10	6 13 10
49	4 5 5	3 17 11	4 9 5	42 80	6 4 4	5 15 6	6 7 9	6 17 9
50	4 9 —	4 1 1	4 13 —	44 50	6 9 1	5 19 1	6 11 10	7 1 10
51	4 12 10	4 4 6	4 16 11	46 50	—	—	—	—
52	4 17 —	4 8 1	5 1 1	48 50	—	—	—	—
53	5 1 5	4 12 2	5 5 7	50 80	—	—	—	—
54	5 6 1	4 16 7	5 10 7	53 21	—	—	—	—
55	5 11 2	5 1 6	5 16 —	55 97	—	—	—	—
56	5 16 7	—	6 1 8	58 84	—	—	—	—
57	6 2 5	—	6 7 5	61 81	—	—	—	—
58	6 8 7	—	6 13 7	64 96	—	—	—	—
59	6 14 10	—	7 — 2	68 30	—	—	—	—
60	7 1 —	—	7 7 1	71 81	—	—	—	—

STANDARD LIFE ASSURANCE COMPANY—*continued.*I.—*continued.*

II.—WITHOUT PROFITS.

Age next Birthday.	Home Branch.	COLONIAL BRANCH.					
		Class A (Temperate Climates).	Canadian Rates per \$1,000.	Class C (Indian).	Rates for West Indies.		
					Class D (1).	Class D (2).	Class D (3).
	£. s. d.	£. s. d.	\$ c.	£. s. d.	£. s. d.	£. s. d.	£. s. d.
20	1 12 5	1 15 1	16 30	2 11 4	2 4 2	2 12 11	3 2 11
21	1 12 10	1 16 -	16 50	2 12 2	2 5 1	2 13 9	3 3 9
22	1 13 4	1 16 10	16 70	2 13 1	2 6 1	2 14 8	3 4 8
23	1 13 11	1 17 9	17 00	2 14 2	2 7 3	2 15 8	3 5 8
24	1 14 7	1 18 9	17 30	2 15 3	2 8 7	2 16 10	3 6 10
25	1 15 3	1 19 8	17 70	2 16 6	2 10 1	2 18 2	3 8 2
26	1 16 -	2 - 9	18 00	2 17 10	2 11 8	2 19 8	3 9 8
27	1 16 11	2 1 10	18 50	2 19 4	2 13 4	3 1 3	3 11 3
28	1 17 10	2 2 11	19 00	3 - 11	2 15 -	3 2 10	3 12 10
29	1 18 10	2 4 -	19 50	3 2 6	2 16 9	3 4 6	3 14 6
30	1 19 6	2 5 2	19 80	3 4 4	2 18 7	3 6 3	3 16 3
31	2 - 8	2 6 5	20 40	3 5 8	3 - 4	3 8 -	3 18 -
32	2 1 7	2 7 8	20 80	3 7 2	3 2 2	3 9 10	3 19 10
33	2 3 -	2 9 -	21 50	3 8 9	3 4 -	3 11 9	4 1 9
34	2 4 2	2 10 5	22 10	3 10 5	3 6 -	3 13 9	4 3 9
35	2 5 6	2 11 10	22 80	3 12 3	3 8 -	3 15 10	4 5 10
36	2 7 -	2 13 5	23 50	3 14 2	3 10 1	3 17 11	4 7 11
37	2 8 8	2 14 11	24 40	3 16 2	3 12 2	4 - 2	4 10 2
38	2 10 4	2 16 7	25 20	3 18 4	3 14 6	4 2 6	4 12 6
39	2 12 1	2 18 4	26 10	4 - 7	3 16 9	4 4 10	4 14 10
40	2 14 -	3 - -	27 00	4 3 -	3 19 1	4 7 4	4 17 4
41	2 15 11	3 2 -	28 00	4 5 6	4 1 8	4 9 10	4 19 10
42	2 17 11	3 4 -	29 00	4 8 1	4 4 1	4 12 6	5 2 6
43	3 - 2	3 6 1	30 10	4 10 10	4 6 9	4 15 2	5 5 2
44	3 2 6	3 8 5	31 30	4 13 8	4 9 5	4 18 -	5 8 -
45	3 5 -	3 10 9	32 50	4 16 8	4 12 3	5 1 -	5 11 -
46	3 7 8	3 13 3	33 90	5 - 7	4 15 2	5 4 -	5 14 -
47	3 10 7	3 16 -	35 30	5 4 8	4 18 2	5 7 2	5 17 2
48	3 13 5	3 18 10	36 80	5 9 -	5 1 4	5 10 6	6 - 6
49	3 16 5	4 2 -	38 30	5 13 5	5 4 8	5 14 -	6 4 -
50	3 19 7	4 5 3	39 80	5 18 -	5 8 2	5 17 8	6 7 8
51	4 3 -	4 8 10	42 47	-	-	-	-
52	4 6 7	4 12 8	44 42	-	-	-	-
53	4 10 5	4 16 10	46 54	-	-	-	-
54	4 14 6	5 1 5	48 86	-	-	-	-
55	4 18 10	5 6 4	51 41	-	-	-	-
56	5 3 6	5 11 6	54 04	-	-	-	-
57	5 8 5	5 16 10	56 76	-	-	-	-
58	5 13 8	6 2 6	59 66	-	-	-	-
59	5 19 2	6 8 6	62 72	-	-	-	-
60	6 5 -	6 14 11	65 96	-	-	-	-

CONDITIONS OF RESIDENCE UNDER THE COLONIAL SCHEME.

CLASS A.

Persons Assured in this Class have permission in time of peace to proceed to or from, or reside in—

Europe.

British North America, and United States of North America, to the Northward of 35° North Latitude, and from 30th November to 1st June in any part of the United States.

Cape Colony, Natal, Orange River Colony, Transvaal, Swaziland, Pondoland, Griqualand, Zululand, and Bechuanaland, with permission to visit the Portuguese Ports on the East Coast for two months during the year.

Australia, to the Southward of 25° of South Latitude, which includes the whole Colony of New South Wales; also in New Zealand and Tasmania.

Algeria (to the Northward of 35° North Latitude), in Egypt as far south as the Second Cataract of the Nile from 1st November to 1st April, and in the Island of Madeira.

Japan, Treaty Ports, with permission to travel in any part of the country, provided the necessary passport has been procured from the authorities.

Also, with certain additions to the Premiums—China, Ceylon, and Mauritius.

CLASS C.

Persons Assured in this Class have permission in time of peace to proceed to or from, or to reside in—
India generally.

CLASS D.

The West Indian Business is subdivided under the following Classes :—

Class D (1) includes the Islands of Barbados, Jamaica, Hayti, San Domingo, and Santa Cruz.

Class D (2) includes Demerara, the Islands of Trinidad, St. Vincent, Antigua, St. Kitts, St. Thomas, the Bahamas, Tobago, Cuba, Porto Rico, Venezuela, Martinique, Guadeloupe, British Guiana, and Dutch Guiana.

Class D (3) includes the Islands of Dominica, Grenada, and St. Lucia.

Persons who have not resided previously in the West Indies, or who have resided there for a shorter period than three years, are required to pay an increased rate of Premium, according to circumstances.

Premiums payable for residence abroad are reducible to Class A rates on the Assured coming to reside within its limits.

STANDARD LIFE ASSURANCE COMPANY.—*continued.*

II. and III.

The Total Amount assured on Lives for the Whole Term of Life, which are in existence at the date above-mentioned.

The Amount of Premiums receivable annually for each year of Life, after deducting the Abatements made by the application of Bonuses.

HOME BRANCH.—WITH PROFITS.

TONTINE SCHEME AND AMALGAMATED COMPANIES.					EQUAL AND PROSPECTIVE BONUS PLANS.				
Age.	Sum Assured.	Reversionary Bonus.	Annual Premiums.		Age.	Sum Assured.	Reversionary Bonus.	Annual Premiums.	
			Ordinary.	Extra.				Ordinary.	Extra.
	£. s. d.	£. s. d.	£. s. d.	£. s. d.		£. s. d.	£. s. d.	£. s. d.	£. s. d.
14	—	—	—	—	18	311 2 3	—	5 8 11	—
15	—	—	—	—	19	223 4 6	—	3 17 9	—
16	—	—	—	—	20	444 8 11	—	7 16 —	—
17	—	—	—	—	21	644 8 11	4 — —	11 8 1	—
18	—	—	—	—	22	1,300 — —	—	32 4 9	5 11 —
19	—	—	—	—	23	2,400 — —	—	43 13 4	—
20	—	—	—	—	24	9,500 — —	195 6 8	179 18 7	—
21	—	—	—	—	25	5,405 11 1	18 12 8	99 1 10	5 11 —
22	—	—	—	—	26	12,405 11 1	106 2 3	219 5 1	— 11 —
23	—	—	—	—	27	12,033 6 8	16 19 6	210 8 —	—
24	—	—	—	—	28	21,494 8 11	24 4 5	368 8 1	17 8 9
25	—	—	—	—	29	13,750 — —	94 5 6	379 13 11	1 2 —
26	—	—	—	—	30	27,919 1 9	380 18 4	590 1 5	5 10 —
27	—	—	—	—	31	31,844 8 11	303 18 3	747 8 10	3 — —
28	—	—	—	—	32	31,514 12 11	464 3 4	663 8 5	16 17 6
29	—	—	—	—	33	33,072 5 5	252 7 9	718 11 1	6 5 —
30	—	—	—	—	34	37,406 19 7	516 3 4	816 2 1	—
31	—	—	—	—	35	49,768 8 3	1,054 12 11	1,098 10 8	6 5 —
32	—	—	—	—	36	53,304 4 6	1,582 1 7	1,206 16 8	5 5 —
33	—	—	—	—	37	78,318 1 11	1,473 17 9	1,549 13 1	13 15 —
34	—	—	—	—	38	68,933 19 4	1,894 14 8	1,637 18 4	16 2 —
35	—	—	—	—	39	76,640 9 8	2,280 14 9	1,865 8 9	2 10 —
36	—	—	—	—	40	112,043 8 9	3,872 1 9	2,728 9 4	11 9 —
37	—	—	—	—	41	108,618 4 —	5,160 12 8	2,699 2 4	8 — —
38	—	—	—	—	42	108,516 14 5	4,411 13 —	2,614 5 —	—
39	—	—	—	—	43	153,821 5 —	6,873 14 3	4,101 3 4	9 18 —
40	—	—	—	—	44	183,596 — 10	9,171 19 9	3,410 8 9	1 16 —
41	—	—	—	—	45	171,201 8 8	12,829 — 5	4,242 10 6	—
42	—	—	—	—	46	208,077 18 2	12,429 1 5	5,551 15 9	12 — —
43	50 — —	5 8 9	— 19 7	—	47	180,435 18 7	13,193 13 7	4,094 9 2	2 10 —
44	500 — —	08 2 6	3 15 —	—	48	154,033 6 8	13,778 3 4	4,098 12 4	20 — —
45	—	—	—	—	49	146,095 1 11	12,601 12 8	3,814 19 9	—
46	1,400 — —	222 17 6	27 6 11	—	50	197,373 16 5	20,462 6 8	5,243 9 1	—
47	1,150 — —	211 15 —	21 15 —	—	51	184,549 16 —	20,292 7 11	4,926 16 9	6 1 —
48	1,200 — —	152 12 6	25 12 3	1 — —	52	188,527 1 9	23,907 5 9	5,150 16 8	42 10 —
49	2,500 — —	467 7 6	50 17 10	—	53	204,433 6 8	26,373 6 5	5,524 17 9	2 — —
50	11,050 — —	1,573 1 10	192 9 6	—	54	201,831 7 1	26,678 — 6	5,768 3 2	7 — —
51	7,900 — —	1,303 2 4	157 18 7	—	55	172,410 14 7	27,477 18 9	4,693 15 9	2 — —
52	12,950 — —	1,934 12 —	232 17 6	—	56	212,118 2 —	31,309 7 9	6,188 6 4	4 10 —
53	11,050 — —	2,326 19 9	224 7 2	—	57	188,198 12 5	33,086 3 4	4,890 7 1	—
54	12,500 — —	2,417 16 5	265 7 9	10 — —	58	222,894 1 9	37,920 3 4	6,574 14 4	10 11 —
55	21,400 — —	4,312 9 4	465 9 8	—	59	199,286 15 2	34,086 18 9	5,781 2 3	—
56	47,900 — —	10,355 8 11	1,050 10 1	—	60	178,265 19 6	32,332 13 10	4,986 18 10	—
57	56,220 — —	12,947 19 9	1,160 14 2	—	61	205,475 1 7	35,220 12 —	6,425 11 2	3 —
58	41,400 — —	8,815 16 1	851 2 8	2 10 —	62	163,546 8 11	19,909 15 11	5,076 15 11	—
59	48,864 10 —	10,600 10 —	1,035 17 9	—	63	161,801 1 2	27,316 14 4	5,274 9 5	—
60	78,050 — —	17,719 4 2	1,767 1 5	22 — —	64	192,722 4 5	33,703 19 6	6,127 — 3	— 10 —
61	33,250 — —	7,865 2 6	783 15 6	—	65	180,632 16 8	34,371 18 5	6,162 — 2	—
62	64,200 — —	16,632 11 2	1,480 13 11	—	66	135,261 2 3	25,986 8 6	4,432 19 —	—
63	69,400 — —	18,301 5 9	1,408 1 2	2 10 —	67	130,828 4 5	24,450 4 3	4,671 18 —	—
64	79,830 19 —	21,382 10 2	1,871 — 11	—	68	74,644 8 11	16,784 1 2	2,439 19 9	—
65	66,274 19 —	16,999 9 10	1,699 9 10	1 — —	69	85,300 — 4	18,337 12 11	3,048 18 6	20 — —
66	46,560 18 —	13,094 14 1	1,136 3 4	20 — —	70	112,731 8 11	24,923 15 8	4,119 1 7	2 — —
67	72,551 — —	22,606 11 11	1,764 1 2	3 15 —	71	78,577 15 6	19,615 18 2	2,855 13 9	—
68	75,599 19 —	22,949 2 2	1,852 12 9	—	72	97,490 4 11	19,332 4 5	3,493 16 7	1 10 —
69	74,534 19 —	25,806 17 6	1,848 17 9	—	73	68,300 — —	17,283 9 —	2,474 18 2	—
70	84,059 17 —	25,767 14 5	2,160 8 5	—	74	62,986 — —	17,106 11 —	2,308 15 10	—
71	91,849 15 —	29,893 4 8	2,309 12 2	—	75	75,500 — —	17,023 17 6	3,196 11 10	—
72	66,299 15 —	22,393 3 8	1,803 1 7	—	76	56,580 11 2	13,802 7 1	2,152 14 8	5 — —
73	65,439 15 6	23,023 13 8	1,732 16 9	—	77	57,850 — —	14,491 1 6	2,349 11 5	—
74	98,949 17 —	23,841 15 6	2,484 10 1	—	78	45,150 — —	11,320 10 —	2,171 11 11	—
75	78,539 12 —	24,953 1 8	2,023 13 1	—	79	27,250 — —	6,668 15 —	1,425 19 5	—
76	68,022 6 9	20,301 19 1	1,998 11 1	—	80	36,391 11 1	10,927 10 —	1,592 5 2	—
77	57,149 10 11	22,726 13 11	1,590 11 8	—	81	20,900 — —	6,124 12 6	985 19 —	—
78	48,899 12 —	20,036 18 10	1,380 8 8	—	82	13,525 — —	3,482 17 6	715 2 9	—
79	47,297 12 —	15,951 17 1	1,396 4 9	—	83	9,900 — —	2,918 19 6	433 4 9	—
80	27,999 8 —	11,749 15 10	845 1 2	—	84	12,850 — —	4,088 3 3	619 14 6	—
81	44,249 15 6	18,655 15 7	1,966 12 —	2 — —	85	5,700 — —	1,900 16 —	293 9 1	—
82	26,998 17 —	11,288 10 —	923 16 1	—	86	10,150 — —	3,985 7 6	441 15 1	—
83	33,399 3 —	14,736 6 6	1,049 17 5	1 10 —	87	9,000 — —	3,971 8 6	332 11 6	—
84	25,948 18 —	14,627 12 9	701 17 11	—	88	7,400 — —	2,167 — —	508 18 8	—
85	14,749 19 —	5,481 6 7	292 16 8	—	89	700 — —	140 — —	52 5 11	—
86	19,849 19 0	11,124 2 —	675 — 7	—	90	12,200 — —	3,331 10 —	566 18 11	—
87	4,749 19 —	3,184 14 1	135 12 1	—	91	5,600 — —	2,140 11 6	317 1 5	—
88	1,999 19 —	1,061 7 6	74 4 7	—	92	7,400 — —	2,566 — —	470 9 9	—
89	2,600 — —	843 17 6	90 8 11	—					
90	1,600 — —	577 8 7	44 3 7	—					
91	7,299 10 —	3,353 13 9	294 5 4	—					
92	500 — —	191 5 —	23 15 5	—					
93	100 — —	50 15 —	4 5 4	—					
94	200 — —	106 1 —	7 19 2	—					
95	—	—	—	—					
96	—	—	—	—					
97	—	—	—	—					
£.	1,841,808 4 8	564,117 7 7	46,842 13 7	66 5 —	£.	6,344,898 9 1	879,576 4 3	187,381 17 4	317 13 5 1

STANDARD LIFE ASSURANCE COMPANY—*continued.*II. and III.—*continued.*HOME BRANCH—*continued.*

WITHOUT PROFITS.

Age.	Sum Assured.	Annual Premiums.		Age.	Sum Assured.	Annual Premiums.	
		Ordinary.	Extra.			Ordinary.	Extra.
	£. s. d.	£. s. d.	£. s. d.		£. s. d.	£. s. d.	£. s. d.
11	116 - -	1 13 1	—	51	48,143 17 -	1,499 4 10	- 10 -
12	—	—	—	52	39,366 11 5	1,205 11 2	—
13	116 - -	1 13 1	—	53	84,838 16 11	2,805 17 4	2 10 -
14	—	—	—	54	47,134 11 6	1,563 13 1	—
15	116 - -	1 13 1	—	55	56,210 7 6	2,227 9 4	50 - -
16	—	—	—	56	55,422 8 3	2,441 3 3	—
17	116 - -	1 13 1	—	57	35,325 6 3	1,321 5 4	—
18	322 4 5	5 2 4	—	58	44,881 14 9	1,450 9 4	—
19	2,093 15 7	46 18 9	—	59	65,555 6 7	1,847 6 -	—
20	3,111 2 2	52 7 4	—	60	145,389 3 1	4,149 18 -	—
21	2,641 8 3	43 11 3	1 19 7	61	10,773 17 7	468 10 6	—
22	9,268 8 2	140 4 8	—	62	58,069 14 5	1,112 1 6	—
23	3,012 3 9	52 18 10	—	63	23,540 8 8	730 19 5	—
24	5,061 9 5	87 12 3	5 10 -	64	36,557 12 2	496 14 -	—
25	8,779 15 7	157 10 3	—	65	15,500 - -	576 6 8	—
26	8,705 10 2	156 18 1	—	66	15,152 13 4	630 10 5	1 - -
27	12,727 2 5	236 6 0	2 14 6	67	21,584 - -	655 15 4	—
28	24,223 13 7	473 2 1	—	68	18,937 - -	803 7 5	—
29	24,395 15 6	465 14 5	17 2 2	69	22,644 16 8	710 16 3	—
30	17,590 1 8	367 12 9	—	70	35,331 13 4	1,806 19 1	—
31	37,786 - 10	587 7 2	5 - -	71	25,817 - -	454 11 5	—
32	41,626 13 2	841 7 10	- 19 9	72	39,341 19 -	1,182 10 1	—
33	45,744 4 2	880 15 9	—	73	12,644 4 1	515 7 10	—
34	29,526 6 9	576 16 3	- 16 8	74	35,709 7 10	1,420 17 9	4 18 6
35	34,481 4 10	705 17 5	—	75	108,685 13 -	4,367 5 7	—
36	29,865 1 11	671 5 2	10 - -	76	21,492 - -	1,034 10 2	—
37	30,471 14 2	638 5 10	—	77	5,761 2 3	221 - 2	—
38	36,759 1 5	847 7 5	—	78	16,409 19 -	495 9 6	—
39	45,389 3 3	1,108 18 -	—	79	8,558 19 -	218 8 8	—
40	138,414 3 10	3,205 19 1	—	80	22,530 8 4	501 7 5	—
41	80,091 18 -	1,952 8 8	33 14 8	81	5,653 18 -	145 19 3	—
42	55,415 15 11	1,432 8 4	—	82	5,266 19 -	195 4 4	—
43	45,722 6 7	1,027 14 4	—	83	8,448 3 -	350 13 3	—
44	77,791 12 3	2,164 17 6	—	84	3,725 - -	179 - 2	—
45	38,553 3 -	1,050 2 4	—	85	5,337 10 -	22 6 -	—
46	33,368 - 5	955 11 9	—	86	3,000 - -	57 - -	—
47	61,361 2 8	1,655 17 3	3 10 -	87	2,140 - -	—	—
48	52,359 7 8	1,730 15 7	3 14 3	88	3,290 - -	380 15 -	—
49	67,534 7 3	1,485 13 10	6 - -	89	5,100 - -	18 14 8	—
50	89,689 1 3	2,933 19 4	—	90	100 - -	7 13 8	—
				91	100 - -	3 6 4	—
				92	499 19 -	16 12 1	—
				£.	2,414,339 - 11	69,038 11 9	150 - 1

II. and III.—continued.
HOME BRANCH.—Re-Assurances.

Age.	WITH PROFITS.						WITHOUT PROFITS.			
	Tontine Scheme and Amalgamated Companies.			Equal and Prospective Bonus Plans.			Age.	Sum Assured.	Annual Premiums.	
	Sum Assured.	Reversionary Bonus.	Annual Premiums.	Sum Assured.	Reversionary Bonus.	Annual Premiums.			Ordinary.	Extra.
£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	Ordinary.	Extra.
23	—	—	—	4,000	200	75 16 8	33	6,000	129	—
24	—	—	—	6,000	240	185 10	34	5,000	117 10	—
25	—	—	—	5,000	300	122 5 10	35	20,000	328 6 8	—
26	—	—	—	41,000	2,503 9	1,285 5 10	36	86,550	1,860 11 3	—
27	—	—	—	5,000	908 2 11	100 18 9	37	15,000	279 15	—
28	—	—	—	37,500	2,610 2 5	858 11 8	38	3,000	81	—
29	—	—	—	35,000	2,241 15	1,011 6 8	39	—	—	—
30	—	—	—	3,000	60	105 5	40	1,016	—	—
31	—	—	—	17,500	2,378 8	491 18 4	41	5,000	150 8 4	—
32	—	—	—	11,600	1,184 11	373 12 10	42	4,000	117 13 4	—
33	—	—	—	9,000	2,355	260 7 6	43	350	11 12 6	—
34	—	—	—	5,000	1,727 13	104 18 4	44	3,000	110 2 6	—
35	—	—	—	11,000	490	457 9 2	45	13,000	236 14 2	—
36	—	—	—	2,000	—	49	46	29,500	1,046 10 5	—
37	—	—	—	34,000	9,419 13 1	941 18 4	47	5,000	216 9 2	—
38	2,000	482 3 5	38 18 4	5,000	250	242 10	48	3,000	77	—
39	—	—	—	—	—	—	49	43,245 18 8	1,246 19 7	—
40	10,000	4,729 2 6	300	12,500	3,030 8	317 13 9	50	15,000	691 17 6	—
41	—	—	—	2,500	2,174 10 4	564 16 11	51	17,000	921 11 8	—
42	—	—	—	5,000	758 9 10	87 5 10	52	5,000	122 6 8	—
43	—	—	—	13,778 6	—	221 17 6	53	38,483 18 10	1,016 6 8	—
44	11,000	1,516 16	313 10 5	3,000	718 7 10	92 5	54	81,619 12 3	2,305 7 6	—
45	—	—	—	5,000	1,851 2 10	177 10	55	6,690	—	—
46	—	—	—	—	—	—	56	4,304	—	—
47	2,000	839 12 4	53 16 8	8,000	1,349 5	299 11 8	57	966	—	—
48	2,000	764 4	41 1 8	3,500	1,448 18	137 13 4	58	4,000	315 7 1	—
49	2,000	—	33 1 3	—	—	—	59	18,350 10 2	448 1	—
50	2,000	—	46 18 4	3,500	—	—	60	3,006 3	173 10 10	—
51	2,000	—	—	—	—	—	61	6,485	287 6	—
52	2,000	—	—	—	—	—	62	89,500	3,850 2 6	—
53	2,000	—	—	—	—	—	63	5,920	229 16 8	—
54	34,000	3,397 15 5	883 16 8	12,500	5,480 14 5	443 14 7	64	8,209 18 1	154 5	—
55	5,000	2,587 10	165 10 10	—	—	—	65	3,455 6	—	—
56	—	—	—	2,500	812 10	105	66	—	—	—
57	500	363 15	—	—	—	—	67	—	—	—
58	—	—	—	—	—	—	68	—	—	—
59	—	—	—	—	—	—	69	—	—	—
60	—	—	—	—	—	—	70	—	—	—
61	—	—	—	—	—	—	71	—	—	—
62	—	—	—	—	—	—	72	—	—	—
63	—	—	—	—	—	—	73	—	—	—
64	—	—	—	—	—	—	74	—	—	—
65	—	—	—	—	—	—	75	—	—	—
66	—	—	—	—	—	—	76	—	—	—
67	—	—	—	—	—	—	77	—	—	—
68	—	—	—	—	—	—	78	—	—	—
69	—	—	—	—	—	—	79	—	—	—
70	—	—	—	—	—	—	80	—	—	—
71	—	—	—	—	—	—	81	—	—	—
72	—	—	—	—	—	—	82	—	—	—
73	—	—	—	—	—	—	83	—	—	—
74	—	—	—	—	—	—	84	—	—	—
75	—	—	—	—	—	—	£.	550,682 7	16,655 1 11	—
76	—	—	—	—	—	—	£.	—	—	—
77	—	—	—	—	—	—	£.	—	—	—
78	—	—	—	—	—	—	£.	—	—	—
79	—	—	—	—	—	—	£.	—	—	—
80	—	—	—	—	—	—	£.	—	—	—
81	—	—	—	—	—	—	£.	—	—	—
82	—	—	—	—	—	—	£.	—	—	—
83	—	—	—	—	—	—	£.	—	—	—
84	—	—	—	—	—	—	£.	—	—	—
£.	72,000	15,166 13 8	1,930 5 10	323,178 6	46,197 6 6	9,796 7 1	£.	—	—	—

STANDARD LIFE ASSURANCE COMPANY—*continued.*II. and III—*continued.*

INDIAN AND COLONIAL BRANCH.—Temperate Climates and others not included under Tropical Climates.

Age.	WITH PROFITS.			Age.	WITHOUT PROFITS.	
	Sum Assured.	Reversionary Bonus.	Annual Premiums.		Sum Assured.	Annual Premiums.
	£. s. d.	£. s. d.	£. s. d.		£. s. d.	£. s. d.
11	410 19 2	—	6 6 5	15	205 9 7	2 18 —
12	1,000 — —	—	16 19 7	16	—	—
13	—	—	—	17	—	—
14	—	—	—	18	—	—
15	2,106 9 7	—	35 16 5	19	841 11 1	17 8 2
16	1,738 7 1	—	28 — 9	20	513 14 —	8 4 4
17	3,143 16 8	—	53 9 3	21	1,427 7 11	26 4 —
18	2,652 1 1	—	43 11 11	22	1,438 16 3	30 3 —
19	6,731 10 2	29 14 3	112 19 3	23	1,374 13 2	34 10 10
20	10,427 8 —	43 3 —	173 16 6	24	855 9 7	16 2 11
21	10,635 7 4	97 9 4	202 — 2	25	7,379 10 5	167 — 6
22	12,455 9 7	106 8 2	236 17 1	26	3,704 2 2	52 16 10
23	11,406 12 5	56 9 7	226 4 11	27	1,907 19 10	42 — 11
24	11,588 2 2	38 12 11	229 8 4	28	16,098 3 9	376 5 4
25	10,669 8 1	172 12 1	276 4 5	29	7,458 4 4	93 3 1
26	12,996 11 2	156 8 9	256 16 1	30	9,225 18 4	186 2 6
27	19,938 14 8	459 1 5	405 15 10	31	6,367 — 5	174 8 7
28	32,942 1 2	479 13 1	679 7 4	32	16,083 10 10	220 10 9
29	37,606 11 7	398 7 8	797 7 5	33	14,551 7 5	277 16 4
30	38,011 18 2	460 4 11	806 6 5	34	23,625 4 2	573 5 9
31	39,851 12 8	623 2 10	793 14 1	35	11,866 14 4	272 4 9
32	38,113 2 11	650 6 2	780 19 9	36	20,609 5 3	556 8 7
33	53,104 14 6	1,036 10 2	1,328 17 2	37	3,812 4 3	236 7 11
34	56,107 4 —	1,077 5 —	1,510 3 6	38	11,471 6 11	816 18 1
35	45,124 7 9	749 19 6	1,183 5 4	39	12,892 4 5	300 7 3
36	52,519 17 3	1,401 5 7	1,379 9 2	40	17,407 14 2	464 18 —
37	53,644 1 1	1,304 4 2	1,454 14 6	41	15,235 14 3	425 6 4
38	42,025 6 7	1,764 7 2	1,100 — —	42	24,704 19 8	781 14 1
39	60,429 18 2	2,238 19 7	1,780 1 5	43	17,584 8 —	401 11 11
40	66,376 4 —	2,677 18 7	1,922 2 7	44	16,770 7 3	406 18 3
41	57,630 14 10	2,425 18 7	1,624 — 3	45	13,651 4 9	326 19 11
42	120,797 17 2	3,991 10 11	3,696 12 6	46	19,548 3 1	486 7 9
43	65,372 2 2	4,532 4 9	1,803 5 10	47	14,711 18 9	340 1 11
44	73,024 3 7	5,335 19 5	2,010 16 8	48	17,784 16 2	444 5 8
45	85,116 19 3	6,171 16 10	2,427 15 9	49	20,797 8 5	554 1 1
46	62,919 5 8	5,377 17 6	1,686 17 6	50	21,490 6 5	672 5 —
47	87,378 15 4	7,559 6 11	2,406 9 1	51	20,388 — 1	608 17 2
48	80,041 1 10	7,729 2 1	2,051 19 —	52	34,483 9 10	911 12 3
49	94,186 2 6	9,407 10 11	2,662 7 1	53	24,285 12 1	543 8 —
50	88,050 15 8	11,232 9 3	2,221 16 5	54	12,768 5 9	401 5 7
51	83,764 3 —	9,847 1 6	2,234 8 9	55	22,780 4 1	451 12 10
52	68,441 19 10	8,602 18 5	1,865 1 1	56	32,376 11 8	953 2 4
53	82,292 3 9	11,790 11 11	2,323 12 7	57	18,606 10 —	606 9 2
54	77,108 6 6	10,852 — 6	2,069 7 9	58	35,775 18 2	1,218 2 11
55	96,609 15 8	17,524 — 9	2,549 18 5	59	25,633 9 11	674 17 —
56	84,088 10 3	12,823 1 10	3,390 6 3	60	33,765 17 —	1,020 10 8
57	113,745 13 11	19,242 11 11	3,114 19 10	61	11,533 7 11	275 9 9
58	82,935 15 2	16,239 1 7	2,831 8 5	62	19,358 4 1	478 8 7
59	84,755 2 1	12,693 9 1	2,719 2 11	63	19,593 15 9	762 11 9
60	86,160 6 9	15,240 9 11	2,571 4 7	64	18,308 14 2	589 11 9
61	78,586 — 6	18,196 19 11	2,214 1 2	65	26,240 9 11	563 15 10
62	81,445 1 10	13,149 15 3	2,716 2 11	66	17,757 19 7	794 2 11
63	74,729 3 1	15,304 17 5	2,391 12 6	67	26,604 1 4	561 16 11
64	68,241 6 6	15,322 16 2	2,128 13 9	68	38,134 6 3	946 5 2
65	72,998 8 2	16,853 1 2	1,941 17 5	69	9,593 13 5	236 7 3
66	60,840 11 8	14,424 5 2	1,755 7 3	70	11,988 — 9	407 17 5
67	69,062 7 11	18,357 17 3	2,239 8 11	71	15,577 14 9	466 2 5
68	76,645 7 9	21,302 4 1	2,550 18 —	72	7,806 10 11	224 12 7
69	37,308 3 1	11,055 18 9	1,023 19 2	73	3,969 18 2	55 15 10
70	36,725 16 1	9,576 7 7	1,089 12 2	74	8,125 16 —	278 18 10
71	59,332 2 10	13,160 1 8	1,391 8 5	75	8,177 18 11	225 18 3
72	26,631 16 4	7,072 7 7	1,124 1 11	76	10,665 16 1	615 3 6
73	37,444 13 3	10,406 — 11	1,409 16 —	77	2,860 — —	110 9 8
74	36,438 6 2	13,357 8 9	1,141 9 3	78	5,495 — —	126 7 3
75	22,476 3 11	7,938 12 10	991 7 11	79	6,215 9 7	157 — 9
76	30,179 15 5	9,382 6 4	1,311 6 9	80	2,705 9 7	118 2 9
77	17,666 8 9	5,869 16 9	682 16 7	81	2,600 — —	66 9 5
78	15,262 13 —	6,533 10 8	523 15 11	82	1,650 — —	78 8 2
79	8,589 19 —	3,241 15 —	228 17 7	83	2,000 — —	85 5 —
80	11,199 19 —	4,890 10 —	386 16 10	84	200 — —	5 11 6
81	5,600 — —	3,001 10 —	159 12 4	85	1,000 — —	44 18 —
82	4,449 18 —	2, 68 18 —	183 3 4	86	— — —	— — —
83	3,449 19 —	1,423 5 —	98 12 5	87	5,650 — —	184 17 3
84	600 — —	245 5 —	27 17 8	88	— — —	— — —
85	1,800 — —	740 — —	64 5 5	89	— — —	— — —
86	2,800 — —	1,602 14 —	96 10 5	90	— — —	— — —
87	600 — —	248 18 —	32 11 —	91	98 — —	— — —
88	400 — —	— — —	13 19 4			
£.	3,332,029 13 2	464,484 11 9	94,536 3 7	£.	917,080 5 1	25,189 4 9

The above Ordinary Annual Premiums include Tabular Premium for residence in countries other than Temperate or Tropical, which are greater than the Premiums for residence in Temperate Climates by 2,605*l.* 9*s.* 11*d.*, in the case of With-Profit Assurances, and by 1,834*l.* 1*s.* 3*d.*, in the case of Without-Profit Assurances. In stating the amount of Yearly Premiums on Assurances for the whole term of life by uniform Premiums in the Summary and Valuation these have been deducted, and have been added to the amount of Extra Premiums. Rupee Assurances, etc., are stated at 1*s.* 4*d.* per rupee.

STANDARD LIFE ASSURANCE COMPANY—*continued.*II. and III.—*continued.*

INDIAN AND COLONIAL BRANCH. (East Indies.)

Age.	WITH PROFITS.						Age.	WITHOUT PROFITS.									
	Sum Assured.			Reversionary Bonus.				Annual Premiums.			Sum Assured.			Annual Premiums.			
	£.	s.	d.	£.	s.	d.	£.	s.	d.		£.	s.	d.	£.	s.	d.	
20	1,000	-	-	—	—	—	31	14	4	20	533	6	8	16	1	9	
21	800	-	-	—	—	—	28	5	1	21	4,500	-	-	130	18	10	
22	1,100	-	-	—	—	—	38	10	11	22	3,000	-	-	82	4	5	
23	2,183	6	8	—	—	—	74	14	2	23	2,200	-	-	66	13	3	
24	2,633	6	8	—	—	—	94	7	3	24	3,616	13	4	110	3	4	
25	5,550	-	-	—	13	4	190	18	9	25	5,250	-	-	157	19	3	
26	6,480	-	-	—	1	6	215	7	—	26	5,930	-	-	181	1	7	
27	4,883	6	8	—	7	6	166	13	6	27	7,800	-	-	244	1	10	
28	7,400	-	-	—	31	13	265	7	7	28	20,666	13	4	651	7	—	
29	10,766	13	4	—	43	13	409	12	11	29	8,133	6	8	269	12	8	
30	7,733	6	8	—	96	—	275	17	5	30	9,863	6	8	326	9	2	
31	15,600	-	-	—	139	—	580	17	9	31	15,324	13	4	503	—	3	
32	11,166	13	4	—	102	12	428	7	6	32	9,867	6	8	327	14	8	
33	13,720	-	-	—	259	1	520	16	5	33	14,880	-	-	501	9	2	
34	12,866	13	4	—	220	4	486	5	5	34	16,583	6	8	538	5	5	
35	17,800	-	-	—	461	12	689	4	5	35	18,010	-	-	621	13	9	
36	19,233	6	8	—	448	8	722	9	9	36	16,000	-	-	611	19	3	
37	13,133	6	8	—	606	18	512	13	11	37	20,591	13	4	703	10	10	
38	21,866	13	4	—	763	9	880	—	1	38	19,650	-	-	704	19	10	
39	17,550	-	-	—	558	4	726	4	4	39	17,253	13	4	622	15	10	
40	20,500	-	-	—	1,161	10	832	5	8	40	18,863	6	8	717	11	4	
41	15,833	6	8	—	848	8	643	18	6	41	16,576	13	4	685	15	6	
42	18,900	-	-	—	1,200	16	755	7	1	42	23,483	6	8	960	1	11	
43	27,100	-	-	—	1,540	10	1,133	12	11	43	24,300	-	-	927	18	1	
44	21,683	6	8	—	1,895	18	891	9	1	44	12,590	-	-	472	18	4	
45	25,533	6	8	—	2,228	8	1,116	—	4	45	22,236	6	8	774	16	9	
46	22,033	6	8	—	2,451	19	924	11	3	46	14,634	3	4	576	18	2	
47	12,800	-	-	—	1,553	12	527	4	5	47	17,800	-	-	643	4	2	
48	23,833	6	8	—	2,730	1	974	3	3	48	23,830	-	-	983	—	8	
49	39,553	6	8	—	3,861	10	1,765	1	7	49	15,456	13	4	602	18	2	
50	26,000	-	-	—	3,229	4	1,008	19	—	50	18,766	13	4	760	—	4	
51	26,400	-	-	—	3,957	5	1,132	6	6	51	16,004	-	-	610	4	7	
52	18,500	-	-	—	2,899	14	765	14	2	52	19,643	6	8	732	3	4	
53	8,716	13	4	—	1,857	8	372	12	4	53	19,016	13	4	738	12	9	
54	18,200	-	-	—	2,528	3	820	13	9	54	4,658	6	8	160	15	2	
55	19,516	13	4	—	2,831	19	915	1	1	55	13,421	-	-	517	—	7	
56	18,183	6	8	—	3,859	8	771	18	2	56	15,516	13	4	704	13	5	
57	12,966	13	4	—	1,654	14	620	6	5	57	6,936	13	4	268	2	7	
58	7,016	13	4	—	1,366	8	332	14	5	58	10,803	6	8	372	15	7	
59	8,633	6	8	—	2,071	6	318	8	10	59	2,400	-	-	143	19	5	
60	3,733	6	8	—	507	6	167	15	2	60	4,400	-	-	190	17	1	
61	7,150	-	-	—	1,365	12	333	15	1	61	6,100	-	-	278	17	9	
62	10,250	-	-	—	2,465	18	506	6	1	62	11,494	17	8	542	17	—	
63	2,833	6	8	—	198	6	153	8	—	63	1,581	13	4	61	14	5	
64	6,600	-	-	—	1,385	5	247	6	3	64	4,946	13	4	224	4	2	
65	3,100	-	-	—	303	15	146	14	7	65	2,016	13	4	71	6	5	
66	3,800	-	-	—	1,026	10	189	16	10	66	2,500	-	-	130	15	7	
67	700	-	-	—	221	—	41	15	5	67	4,261	1	4	176	19	8	
68	2,833	6	8	—	490	19	195	18	11	68	648	13	4	27	8	10	
69	2,396	13	4	—	261	—	120	19	4	69	1,562	13	4	57	2	7	
70	100	-	-	—	18	10	5	16	8	70	333	6	8	16	16	4	
71	—	-	-	—	—	—	—	—	—	71	1,800	-	-	108	18	1	
72	1,000	-	-	—	315	—	52	1	—	72	144	-	-	—	—	—	
73	—	-	-	—	—	—	—	—	—	73	500	-	-	24	5	—	
74	800	-	-	—	—	—	47	—	—	74	578	-	-	25	19	8	
75	400	-	-	—	68	—	11	15	—	75	1,666	13	4	85	3	8	
										76	—	-	-	—	—	—	
										77	—	-	-	—	—	—	
										78	800	-	-	49	11	6	
										79	—	-	-	—	—	—	
										80	150	-	-	6	14	4	
										81	—	-	-	—	—	—	
										82	450	-	-	35	2	—	
										83	—	-	-	—	—	—	
										84	300	-	-	15	9	—	
£.	631,066	13	4		58,095	13	7	26,184	5	7	£.	583,425	9	-	21,860	16	-

The above Ordinary Annual Premiums include Tabular Premiums for residence in Tropical Climates, which are greater than the corresponding Premiums for residence in Temperate Climates by 5,086%. In the case of the With-Profit Assurances, and 4,382% in the case of Without-Profit Assurances. In stating the amount of yearly Premiums on Assurances for the whole term of life by uniform Premiums in the Summary and Valuation these sums have been deducted, and have been added to the amount of Extra Premiums. Rupee Assurances, etc., are stated at 1s. 4d. per Rupee.

STANDARD LIFE ASSURANCE COMPANY—*continued.*II. and III.—*continued.*

INDIAN AND COLONIAL BRANCH. (West Indies.)

Age.	WITH PROFITS.			Age.	WITHOUT PROFITS.		
	Sum Assured.	Reversionary Bonus.	Annual Premiums.		Sum Assured.	Annual Premiums.	
	£. s. d.	£. s. d.	£. s. d.		£. s. d.	£. s. d.	
24	1,200 - -	15 - -	31 18 8	21	300 - -	6 12 6	
25	950 - -	- - -	32 4 10	22	600 - -	13 13 6	
26	2,141 13 4	3 - -	65 9 1	23	900 - -	20 11 9	
27	- - -	- - -	- - -	24	700 - -	17 1 2	
28	2,700 - -	25 - -	86 6 11	25	900 - -	21 5 9	
29	2,700 - -	25 - -	91 10 7	26	900 - -	26 9 3	
30	4,350 - -	20 - -	152 2 9	27	2,300 - -	56 1 11	
31	1,725 - -	8 - -	55 7 -	28	1,150 - -	27 12 9	
32	3,000 - -	52 4 -	99 18 10	29	1,166 13 4	33 12 5	
33	3,400 - -	98 - -	114 9 3	30	605 - -	7 1 9	
34	2,450 - -	57 4 -	58 7 2	31	1,920 - -	54 17 2	
35	4,200 - -	65 12 -	158 5 4	32	578 2 6	18 9 2	
36	1,950 - -	90 16 -	57 15 4	33	1,300 - -	38 7 3	
37	3,211 13 4	96 16 -	119 9 6	34	600 - -	15 10 9	
38	4,150 - -	105 12 -	160 - 10	35	150 - -	5 2 -	
39	6,600 - -	206 - -	238 8 1	36	2,114 - -	37 5 2	
40	2,300 - -	132 4 -	84 14 8	37	1,066 - -	24 12 2	
41	5,600 - -	315 - -	235 7 10	38	2,779 4 8	92 11 7	
42	12,100 - -	212 - -	485 1 4	39	3,500 - -	110 - 1	
43	4,758 6 8	165 16 -	223 18 10	40	3,012 - -	108 1 10	
44	7,000 - -	809 10 -	185 18 2	41	3,410 - -	115 2 -	
45	12,166 13 4	919 13 4	337 15 6	42	2,459 3 4	67 6 7	
46	6,550 - -	448 8 -	255 6 3	43	2,400 - -	83 16 8	
47	6,041 13 4	259 16 4	226 19 11	44	1,516 13 4	62 2 11	
48	5,616 13 4	452 4 -	249 3 2	45	54 - -	- - -	
49	4,400 - -	427 12 -	176 13 1	46	3,730 - -	102 8 1	
50	7,100 - -	617 8 -	322 2 11	47	2,951 13 4	134 13 -	
51	13,466 13 4	1,447 10 8	593 17 -	48	801 - -	19 3 6	
52	3,200 - -	188 10 -	143 19 1	49	2,400 - -	67 1 2	
53	5,270 - -	881 - 5	86 4 2	50	1,200 - -	50 8 4	
54	19,250 - -	2,851 10 -	840 13 4	51	600 - -	17 17 -	
55	8,800 - -	759 - -	456 10 1	52	1,624 - -	7 13 6	
56	7,500 - -	1,704 3 -	134 19 6	53	2,338 - -	82 - 8	
57	8,225 - -	1,304 17 -	350 - -	54	2,733 6 8	90 4 11	
58	9,550 - -	1,528 6 -	384 5 -	55	1,950 - -	80 8 3	
59	3,700 - -	551 4 -	200 10 4	56	3,500 - -	158 13 1	
60	6,250 - -	1,135 10 -	220 5 5	57	200 - -	12 3 2	
61	5,050 - -	940 10 -	265 3 6	58	1,000 - -	27 15 -	
62	6,050 - -	1,330 10 -	244 1 -	59	2,000 - -	80 4 1	
63	5,300 - -	1,098 4 -	256 10 2	60	2,120 - -	98 19 10	
64	2,950 - -	859 4 -	92 4 -	61	2,000 - -	90 5 8	
65	2,000 - -	282 - -	35 1 8	62	2,500 - -	105 12 10	
66	4,650 - -	1,211 19 -	135 18 8	63	1,860 - -	35 11 4	
67	3,200 - -	1,065 19 -	95 5 8	64	3,000 - -	127 5 -	
68	650 - -	104 18 -	43 3 4	65	500 - -	36 19 6	
69	2,450 - -	1,003 10 -	106 11 2	66	236 5 -	- - -	
70	500 - -	283 15 -	14 3 10	67	- - -	- - -	
71	350 - -	49 2 6	20 3 10	68	- - -	- - -	
72	1,520 - -	590 6 -	50 10 4	69	200 - -	4 12 8	
73	2,500 - -	1,212 10 -	90 13 6	70	330 - -	- - -	
74	3,750 - -	1,020 12 6	172 4 2	71	200 - -	- - -	
75	1,000 - -	495 - -	37 19 8	72	2,000 - -	84 16 8	
76	950 - -	290 5 -	32 16 10	73	625 - -	26 11 -	
77	2,000 - -	825 - -	92 5 -	74	332 10 -	- - -	
78	3,650 - -	1,370 15 -	90 14 8	75	1,600 - -	81 2 2	
79	900 - -	379 19 -	47 5 4	76	- - -	- - -	
80	- - -	- - -	- - -	77	2,000 - -	134 10 -	
81	- - -	- - -	- - -	78	1,380 - -	- - -	
82	1,000 - -	365 - -	66 15 -	79	150 - -	8 4 10	
				80	- - -	- - -	
				81	499 19 -	15 10 10	
				82	- - -	- - -	
				83	340 - -	- - -	
£.	254,048 6 8	32,758 5 9	9,705 11 1	£.	85,282 11 2	2,841 4 2	

The above Ordinary Annual Premiums include Tabular Premiums for residence in Tropical Climates, which are greater than the corresponding Premiums for residence in Temperate Climates by 2,748/ in the case of the With-Profit Assurances, and 794/ in the case of Without-Profit Assurances. In stating the amount of Yearly Premiums on Assurances for the whole term of life by uniform Premiums in the Summary and Valuation these sums have been deducted and have been added to the amount of Extra Premiums.

STANDARD LIFE ASSURANCE COMPANY—*continued.*II. and III.—*continued.*

INDIAN AND COLONIAL BRANCH.

Re-assurances (Temperate Climates and others not included under Tropical Climates).

Age.	WITH PROFITS.			WITHOUT PROFITS.	
	Sum Assured.	Reversionary Bonus.	Annual Premiums.	Sum Assured.	Annual Premiums.
	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.
28	—	—	—	8,500 - -	172 14 2
33	4,109 11 10	133 11 3	95 10 11	—	—
34	12,000 - -	997 1 -	347 16 8	7,000 - -	146 5 10
36	—	—	—	1,000 - -	30 15 -
42	40,000 - -	—	1,586 13 4	—	—
47	2,054 16 -	92 9	72 2 11	—	—
53	1,027 8 -	—	56 2 8	—	—
58	7,000 - -	2,354 15 -	247 - -	2,054 16 -	132 17 4
61	1,000 - -	274 11 6	21 2 6	—	—
68	2,500 - -	2,051 14 6	57 17 1	31,742 17 4	535 8 4
69	2,000 - -	1,201 8 7	—	—	—
71	15,000 - -	5,696 4 9	532 11 8	—	—
73	4,000 - -	1,264 - 6	205 5 -	—	—
74	5,000 - -	1,538 19 1	191 1 3	—	—
80	1,500 - -	803 - -	63 2 6	—	—
87	—	—	—	2,650 - -	86 8 10
£.	97,191 15 10	16,407 15 6	3,476 6 6	52,947 13 4	1,104 9 6

Re-assurances (East Indies).

Age.	WITH PROFITS.			WITHOUT PROFITS.	
	Sum Assured.	Reversionary Bonus.	Annual Premiums.	Sum Assured.	Annual Premiums.
	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.
40	2,500 - -	62 10 -	121 9 2	—	—
49	2,000 - -	90 - -	117 16 -	—	—
55	2,500 - -	892 9 10	89 13 9	—	—
57	1,000 - -	—	18 13 4	—	—
£.	8,000 - -	1,044 19 10	347 12 3	—	—

IV., V. and VI.

The Total amount assured under Classes of Assurance business other than for the Whole Term of Life.

The amount of Premiums receivable annually.

The Total amount of Premiums which has been received.

STANDARD LIFE ASSURANCE COMPANY—continued.

IV, V. and VI.—continued.

HOME BRANCH.

WITH PROFITS.												WITHOUT PROFITS.											
Tontine Scheme and Amalgamated Companies.												Equal and Prospective Bonus Plans.											
Sums Assured.	Reversionary Bonuses.	Annual Premiums.		Total Premiums received.	Sums Assured.	Reversionary Bonuses.	Annual Premiums.		Total Premiums received.	Sums Assured.	Reversionary Bonuses.	Annual Premiums.		Total Premiums received.									
		Ordinary.	Extra.				Ordinary.	Extra.				Ordinary.	Extra.										
£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.									
600 - -	105 5 -	21 16 7	-	510 14 -	537,603 16 8	21,661 14 5	23,067 7 11	13 8 -	169,850 4 -	156,165 16 7	5,902 11 10	5 - -	21,205 14 -										
- - -	- - -	- - -	- - -	- - -	74,357 3 1	- - -	1,361 2 5	- - -	3,838 16 -	12,942 1 7	217 7 8	- - -	532 - -										
- - -	- - -	- - -	- - -	- - -	4,450 - -	- - -	81 10 6	- - -	543 2 -	112,565 10 11	1,785 10 2	38 9 -	6,797 - -										
- - -	- - -	- - -	- - -	- - -	9,300 - -	- - -	176 14 2	- - -	592 14 -	12,600 - -	189 10 3	- - -	888 12 -										
- - -	- - -	- - -	- - -	- - -	- - -	- - -	- - -	- - -	- - -	85,780 - 4	2,764 8 1	- - -	22,556 10 -										
- - -	- - -	- - -	- - -	- - -	2,014,256 12 3	82,917 19 9	89,791 13 5	113 10 -	692,112 12 -	766,704 18 -	35,363 4 7	11 17 11	144,770 14 -										
2,949 19 -	1,395 3 9	123 11 1	-	5,216 10 -	33,557 6 -	3,224 18 11	1,686 3 -	- - -	22,238 16 -	40,396 12 4	2,184 7 6	20 - -	10,296 8 -										
- - -	- - -	- - -	- - -	- - -	- - -	- - -	- - -	- - -	- - -	14,975 - -	256 7 7	- - -	4,776 8 -										
- - -	- - -	- - -	- - -	- - -	- - -	- - -	- - -	- - -	- - -	208,750 - -	2,904 8 4	1 12 6	21,068 10 -										
- - -	- - -	- - -	- - -	- - -	- - -	- - -	- - -	- - -	- - -	116,400 - -	- - -	- - -	4,653 16 -										
£. 3,549 19 -	1,500 8 9	144 7 8	-	5,727 4 -	2,674,004 18 -	107,804 13 1	116,014 11 6	120 18 -	893,571 4 -	1,527,319 14 9	51,507 16 -	76 19 5	237,674 12 -										

Re-assurances.

WITH PROFITS.												WITHOUT PROFITS.											
Tontine Scheme and Amalgamated Companies.												Equal and Prospective Bonus Plans.											
Sums Assured.	Reversionary Bonuses.	Annual Premiums.		Total Premiums received.	Sums Assured.	Reversionary Bonuses.	Annual Premiums.		Total Premiums received.	Sums Assured.	Reversionary Bonuses.	Annual Premiums.		Total Premiums received.									
		Ordinary.	Extra.				Ordinary.	Extra.				Ordinary.	Extra.										
£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.									
- - -	- - -	- - -	- - -	- - -	45,000 - -	2,900 10 -	2,098 11 8	- - -	10,889 - -	6,000 - -	320 17 6	- - -	405 - -										
- - -	- - -	- - -	- - -	- - -	5,000 - -	- - -	67 1 8	- - -	67 - -	- - -	- - -	- - -	- - -										
- - -	- - -	- - -	- - -	- - -	88,500 - -	9,789 18 -	5,798 5 5	- - -	47,067 - -	23,000 - -	332 12 1	- - -	957 - -										
- - -	- - -	- - -	- - -	- - -	- - -	- - -	- - -	- - -	- - -	2,749 5 8	94,500 - -	- - -	10,068 - -										
- - -	- - -	- - -	- - -	- - -	- - -	- - -	- - -	- - -	- - -	4,000 - -	412 13 4	- - -	1,238 - -										
- - -	- - -	- - -	- - -	- - -	- - -	- - -	- - -	- - -	- - -	117,000 - -	1,613 13 4	- - -	10,359 - -										
- - -	- - -	- - -	- - -	- - -	- - -	- - -	- - -	- - -	- - -	43,000 - -	- - -	- - -	1,381 - -										
£.	- - -	- - -	- - -	- - -	143,500 - -	12,060 5 -	7,889 18 9	- - -	57,903 - -	237,500 - -	5,439 1 11	- - -	24,968 - -										

Re-assurances.

CLASS OF ASSURANCE.	WITH PROFITS.										WITHOUT PROFITS.									
	Tontine Scheme and Amalgamated Companies.										Equal and Prospective Bonus Plans.									
	Sums Assured.	Reversionary Bonuses.	Annual Premiums.		Total Premiums received.	Sums Assured.	Reversionary Bonuses	Annual Premiums.		Total Premiums received.	Sums Assured.	Reversionary Bonuses	Annual Premiums.		Total Premiums received.					
			Ordinary.	Extra.				Ordinary.	Extra.				Ordinary.	Extra.						
£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.					
Limited payments	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—				
Half Premiums (first period)	—	—	—	—	—	45,000	2,800 10	2,026 11 8	10,889	6,000	320 17 6	—	—	—	405	—				
Temporary Assurances	—	—	—	—	5,000	—	67 1 8	67	67	—	—	—	—	—	937	—				
Endowment Assurances	—	—	—	—	—	—	—	—	—	23,000	332 12 1	—	—	—	10,068	—				
Joint Lives	—	—	—	—	88,500	9,789 18	5,796 5 5	47,067	—	64,500	2,749 5 8	—	—	—	1,238	—				
Survivorships	—	—	—	—	—	—	—	—	—	4,000	412 13 4	—	—	—	10,389	—				
Issue	—	—	—	—	—	—	—	—	—	117,000	1,613 13 4	—	—	—	1,581	—				
£.	—	—	—	—	148,500	12,090 5	7,880 13 9	57,968	—	287,500	5,429 1 11	—	—	—	24,988	—				

STANDARD LIFE ASSURANCE COMPANY—*continued.*IV., V. and VI.—*continued.*

INDIAN AND COLONIAL BRANCH.

Temperate Climates and others not included under Tropical Climates.

CLASS OF ASSURANCE.	WITH PROFITS.				WITHOUT PROFITS.		
	Sum Assured.	Reversionary Bonus.	Annual Premiums.	Total Premiums Received.	Sum Assured.	Annual Premiums.	Total Premiums Received.
Limited Payments	£. s. d. 1,061,808 2 11	£. s. d. 36,890 1 2	£. s. d. 41,794 16 5	£. s. d. 272,348 10 -	£. s. d. 115,818 8 10	£. s. d. 4,094 15 2	£. s. d. 23,775 12 -
Half Premiums (first period)	64,944 5 6	—	1,088 1 10	2,677 2 -	—	—	—
Temporary Assurances	—	—	—	—	138,887 14 5	2,510 - 4	8,592 4 -
Deferred Assurances	3,627 7 11	—	46 18 2	184 12 -	500 - -	5 1 3	30 8 -
Endowments	7,789 9 -	207 14 10	285 2 2	2,105 18 -	1,905 9 7	92 4 8	372 16 -
Endowment Assurances	1,540,455 15 11	38,901 10 3	88,565 5 8	505,801 16 -	287,872 1 7	13,896 10 2	123,264 - -
Joint Lives	22,363 8 6	281 12 2	1,184 4 11	4,086 2 -	3,493 8 -	291 8 -	813 6 -
Joint Lives and Survivorships	—	—	—	—	2,000 - -	—	2,451 2 -
Survivorships	—	—	—	—	9,400 - -	132 4 7	1,074 16 -
£.	2,740,718 9 9	76,210 18 5	132,964 9 2	786,654 - -	554,776 12 5	21,020 18 9	166,371 4 -

The above annual premiums include extras of 1,206*l.* 10*s.* 7*d.* in the case of With Profits, and 1,456*l.* 8*s.* in the case of Without Profits.
See note on page 202.

Re-assurances.

CLASS OF ASSURANCE.	WITH PROFITS.				WITHOUT PROFITS.		
	Sum Assured.	Reversionary Bonus.	Annual Premiums.	Total Premiums Received.	Sum Assured.	Annual Premiums.	Total Premiums Received.
Limited Payments	£. s. d. 3,082 4 -	£. s. d. 61 12 10	£. s. d. 163 7 10	£. s. d. 381 2 -	£. s. d. 3,082 4 -	£. s. d. 80 2 8	£. s. d. 200 - -
Temporary Assurances	—	—	—	—	500 - -	34 4 2	222 6 -
Endowment Assurances	18,310 10 8	809 12 8	1,284 18 11	6,214 10 -	—	—	—
£.	21,392 14 8	871 5 6	1,448 6 9	6,595 12 -	3,582 4 -	114 6 10	422 6 -

East Indies.

CLASS OF ASSURANCE.	WITH PROFITS.				WITHOUT PROFITS.		
	Sum Assured.	Reversionary Bonus.	Annual Premiums.	Total Premiums Received.	Sum Assured.	Annual Premiums.	Total Premiums Received.
Limited Payments	£. s. d. 80,250 - -	£. s. d. 3,653 19 4	£. s. d. 4,761 11 11	£. s. d. 34,990 8 -	£. s. d. 57,358 6 8	£. s. d. 3,445 18 7	£. s. d. 20,688 8 -
Half Premiums (first period)	3,100 - -	—	83 5 9	246 14 -	1,666 13 4	47 12 4	292 8 -
Temporary Assurances	—	—	—	—	15,850 - -	525 7 5	1,408 10 -
Endowments	—	—	—	—	6,570 - -	235 8 5	651 18 -
Endowment Assurances	429,321 10 8	6,668 14 -	24,966 13 2	124,967 8 -	755,314 4 -	44,044 18 4	309,037 - -
Joint Lives	2,000 - -	—	132 5 -	132 6 -	1,400 - -	68 18 11	100 12 -
Survivorships	—	—	—	—	3,950 - -	36 17 -	456 - -
£.	514,571 10 8	10,342 13 4	29,933 15 10	160,336 16 -	841,609 4 -	48,405 1 -	332,546 14 -

Rupee Assurances are stated at 1*s.* 4*d.* per Rupee.

Re-assurances.

CLASS OF ASSURANCE.	WITH PROFITS.				WITHOUT PROFITS.		
	Sum Assured.	Reversionary Bonus.	Annual Premiums.	Total Premiums Received.	Sum Assured.	Annual Premiums.	Total Premiums Received.
Endowment Assurances	£. s. d. — - -	£. s. d. — - -	£. s. d. — - -	£. s. d. — - -	£. s. d. 6,000 - -	£. s. d. 383 15 1	£. s. d. 191 16 -

COLONIAL BRANCH—West Indies.

CLASS OF ASSURANCE.	WITH PROFITS.				WITHOUT PROFITS.		
	Sum Assured.	Reversionary Bonus.	Annual Premiums.	Total Premiums Received.	Sum Assured.	Annual Premiums.	Total Premiums Received.
Limited Payments	£. s. d. 216,508 6 8	£. s. d. 7,469 4 8	£. s. d. 11,716 1 2	£. s. d. 82,138 18 -	£. s. d. 9,545 16 8	£. s. d. 474 14 2	£. s. d. 1,327 4 -
Temporary Assurances	—	—	—	—	1,700 - -	46 15 1	53 18 -
Endowments	—	—	—	—	6,712 10 -	350 7 9	883 8 -
Endowment Assurances	131,391 13 4	2,651 7 4	9,333 6 2	55,179 - -	40,209 8 6	3,136 19 1	15,658 12 -
Joint Lives	600 - -	16 - -	41 6 -	272 16 -	600 - -	33 11 10	242 3 -
£.	348,500 - -	10,136 12 -	21,090 13 4	137,585 14 -	58,827 10 2	4,092 7 11	18,064 10 -

VII.

The Total Amount of Immediate Annuities on lives.

STANDARD LIFE ASSURANCE COMPANY—continued.

VII.—continued.

ANNUITIES.

(1) SINGLE LIVES.

Age.	AMOUNT OF ANNUITIES.			Age.	AMOUNT OF ANNUITIES.		
	Home Branch.	Colonial Branch. (Temperate Climates.)	Colonial Branch. (East Indies.)		Home Branch.	Colonial Branch. (Temperate Climates.)	Colonial Branch. (East Indies.)
	£. s. d.	£. s. d.	£. s. d.		£. s. d.	£. s. d.	£. s. d.
25	32 10 -	—	—	61	2,201 17 -	173 5 9	—
26	13 - -	—	—	62	1,780 3 8	50 - -	—
27	50 - -	—	—	63	2,723 19 6	12 - -	80 - -
29	80 - -	—	—	64	2,458 15 -	15 8 3	—
31	65 3 -	—	60 - -	65	2,449 15 6	30 16 5	—
32	78 - -	—	—	66	2,688 2 6	78 3 11	—
33	1,057 4 6	—	60 - -	67	2,854 3 4	—	—
34	883 8 8	—	—	68	1,451 14 6	169 6 4	—
35	132 - 1	—	—	69	1,283 9 3	176 18 4	—
36	140 - -	51 7 5	—	70	1,695 5 2	150 - -	—
37	174 8 6	—	—	71	2,757 10 9	72 17 6	—
38	288 3 10	—	—	72	1,397 7 8	—	—
39	303 16 -	—	—	73	1,830 15 4	—	—
40	392 - -	70 - 7	—	74	975 7 5	—	—
41	814 5 1	33 7 -	—	75	1,821 7 5	—	—
42	835 18 3	—	—	76	1,721 13 1	—	—
43	858 7 2	55 - -	—	77	1,621 3 7	203 9 7	—
44	517 11 11	—	—	78	927 7 7	—	—
45	447 14 9	—	—	79	2,522 12 -	—	25 17 1
46	827 5 3	48 6 7	30 4 8	80	874 1 4	—	—
47	985 1 5	—	—	81	1,093 1 -	—	—
48	1,221 11 1	—	—	82	455 17 11	—	—
49	983 13 8	—	—	83	2,736 9 9	—	—
50	7,974 1 -	50 - -	40 - -	84	504 13 11	—	—
51	1,088 5 3	20 - -	92 13 4	85	220 2 7	—	—
52	1,301 7 2	—	24 - -	86	253 6 10	—	—
53	1,059 6 4	27 14 10	—	87	40 - -	—	—
54	2,678 19 9	131 9 10	24 - -	88	219 17 8	—	—
55	1,337 13 10	—	—	89	236 3 6	—	—
56	1,282 12 1	447 15 6	—	90	13 14 4	—	—
57	2,650 4 11	491 4 8	—	92	77 7 -	—	—
58	2,236 - 7	161 12 11	33 6 8	93	6 - -	—	—
59	2,516 16 10	100 - -	—				
60	2,358 11 3	—	362 15 7				
				£.	81,558 8 3	2,820 5 5	832 17 4

RE-ASSURANCES.

Age.	AMOUNT OF ANNUITIES.		
	Home Branch.	Colonial Branch. (Temperate Climates.)	Colonial Branch. (East Indies.)
	£. s. d.	£. s. d.	£. s. d.
50	1,600 - -	—	—
67	6 - -	—	—
	1,606 - -	—	—

(2) JOINT LIVES.

Age.	AMOUNT OF ANNUITIES.		
	Home Branch.	Colonial Branch. (Temperate Climates.)	Colonial Branch. (East Indies.)
	£. s. d.	£. s. d.	£. s. d.
83, 46	300 - -	—	—
61, 32	600 - -	—	—
	900 - -	—	—

STANDARD LIFE ASSURANCE COMPANY--*continued.*VII.—*continued.*

(3) Joint Lives and Survivorships.

Ages.	HOME BRANCH.					INDIAN AND COLONIAL BRANCH (Temperate Climates).	
	Amount of Annuities.	Ages.	Amount of Annuities.	Ages.	Amount of Annuities.	Ages.	Amount of Annuities.
	£. s. d.		£. s. d.		£. s. d.		£. s. d.
87, 82, 77	147 16 -	71, 71	161 4 2	61, 60, 58	34 1 -	52, 22	10 - -
85, 62	57 - 4	71, 64	29 6 4	61, 58	50 - -	51, 46, 46	37 7 4
83, 58	72 12 6	71, 61	18 8 -	60, 59	63 7 6	—	—
81, 72, 45	5 - -	70, 69	10 3 2	60, 58	21 1 2	—	—
81, 52	100 - -	70, 58	324 - -	59, 55	45 13 8	—	—
80, 74	100 - -	69, 67	58 19 2	57, 57	85 7 4	—	—
69, 64	100 - -	69, 65, 59	173 - -	55	68 - -	—	—
80, 77	103 16 8	69, 62	7 - -	51	21 8 4	—	—
80, 76	20 - -	69, 54	86 6 10	56, 54	100 - -	—	—
80, 70, 62	29 11 -	68, 67	100 - -	49	15 14 8	—	—
79, 78	154 10 8	68, 61	70 4 2	48	16 8 -	—	—
79, 70	16 7 8	68, 46	15 - -	54, 51	60 - -	—	—
75, 72, 70	300 - -	67, 63	14 14 2	53, 49	66 7 6	—	—
75, 74	117 14 -	66, 65	15 - -	43	463 10 4	—	—
75, 64	5 1 -	63	10 - -	22	22 18 2	—	—
73, 71	63 19 4	59	50 13 4	52, 49	25 9 6	—	—
73, 70	108 - 2	55	11 13 10	52, 45, 43	40 - -	—	—
73, 69	44 5 8	65, 60	200 - -	51, 46	39 4 -	—	—
73, 67	10 6 -	57	12 - -	50, 48	56 7 6	—	—
73, 52	35 2 6	64, 66	54 4 6	47, 41	46 1 2	—	—
73, 49	50 - -	60	59 12 8	42, 40	70 - -	—	—
72, 60	100 - -	46	10 11 6	40, 39	100 - -	—	—
72, 62	300 - -	22	20 - -	38, 35	53 12 10	—	—
72, 71	150 - -	65, 64, 60	50 - -	£.	5,217 17 10	£.	47 7 4

VIII.

The Amount of all Annuities other than those specified under Heading No. VII.

HOME BRANCH.

Class of Annuity.	Amount of Annuities.	Single Payments.	Annual Premiums.	Total Amount of Premiums received on all Deferred Annuities.
	£. s. d.	£. s. d.	£. s. d.	£. s. d.
Temporary - - - - -	1,418 - 10	14,830 - -	—	14,830 - -
Deferred—Single Premiums -	305 11 1	2,219 - -	—	2,219 - -
Deferred—Annual Premiums -	2,415 1 7	—	794 3 5	6,286 - -
Survivorships—Single Premiums	2,040 - -	7,631 - -	—	7,631 - -
Survivorships—Annual Premiums - - - - -	1,695 7 6	—	687 13 11	4,045 - -
£.	7,874 1 -	24,670 - -	1,481 17 4	35,011 - -

RE-ASSURANCES.

Class of Annuity.	Amount of Annuities.	Single Payments.	Annual Premiums.	Total Amount of Premiums received on all Deferred Annuities.
	£. s. d.	£. s. d.	£. s. d.	£. s. d.
Survivorship—Single Premiums -	425 - -	1,858 16 -	—	1,858 16 -

STANDARD LIFE ASSURANCE COMPANY *-continued.*VIII.—*continued.*

INDIAN AND COLONIAL BRANCH.

Colonial Branch (Temperate Climates).

Class of Annuity.	Amount of Annuities.	Single Payments.	Annual Premiums.	Total Amount of Premiums received on all Deferred Annuities.
	£. s. d.	£.	£. s. d.	£. s. d.
Survivorship	790 2 8	-	365 19 1	2,641

Re-Assurances.

Class of Annuity.	Amount of Annuities.	Single Payments.	Annual Premiums.	Total Amount of Premiums received on all Deferred Annuities.
	£. s. d.	£.	£. s. d.	£. s. d.
Survivorship	30 16 5	---	13 16 1	62 2

Colonial Branch (East Indies).

Class of Annuity.	Amount of Annuities.	Single Payments.	Annual Premiums.	Total Amount of Premiums received on all Deferred Annuities.
	£. s. d.	£. s. d.	£. s. d.	£. s. d.
Deferred—Single Premiums	193 13 -	1,475 - -	---	1,475 - -
“ Annual Premiums	2,506 17 8	- - -	953 1 1	7,597 - -
	2,700 10 8	1,475 - -	953 1 1	9,072 - -

IX.

The average rate of interest at which the Company's funds were invested at the close of each year during the period since last investigation was as follows:—

	£. s. d.
1896	- 4 - 7
1897	- 3 18 2
1898	- 3 18 10
1899	- 3 17 9
1900	- 3 19 5

X.

Surrender values are calculated in proportion to the reserved Office value; but in the case of policies in the Home Branch minimum values are allowed on surrender, as follows:— Ordinary Whole-Term Policies, with or without profits, 30 per cent. of the amount of the Ordinary Premiums paid, but no value is allowed when less than three years' payments have been made. In the case of policies in the Colonial Branch, the same minimum surrender values are allowed; but where Policies are effected at other than European rates, before calculating the percentage that portion of the premium which is payable for Foreign or Colonial Residence, above the Home Rate (Class A), is deducted. Value is allowed in addition for vested bonuses.

In the case of Endowments and Endowment Assurance and Limited Payment Policies, 60 per cent of the reserved value is allowed on surrender, or not less than 40 per cent. of the Ordinary Premiums paid with the value of bonuses in addition, in the case of With-Profit Policies.

(Note.)

All extra premiums are thrown off at valuation, the future extra premium being held equal to the future extra risk.

J. H. Davidson, Chairman.
W. J. Dundas, } Directors.
Ralph Anstruther, }
Spencer C. Thomson, Manager and Actuary.
G. Cameron, Joint Actuary.

Edinburgh, 23rd July 1901.

SCOTTISH ACCIDENT, LIFE AND FIDELITY INSURANCE COMPANY (LIMITED).

(Third and Fourth Schedules.)

ACCIDENT AND FIDELITY REVENUE ACCOUNT, for the Year ending 31st December 1900.

	£.	s.	d.		£.	s.	d.
Amount of Funds at 31st December 1899	50,228	12	5	Accident and Fidelity Claims, paid and outstanding	22,819	14	10
Less amount written off Head Office Buildings and Furniture	1,136	13	2	Bonuses to Personal Accident Policy-holders in reduction of their Premiums	4,100	5	-
General Reserve, including provision for unexpired Risks	49,091	19	3	Commission to Agents	6,361	1	2
Revenue Reserve	22,632	10	10	Income Tax	304	2	10
	£49,091	19	3	Expenses of Management :			
Premiums	52,885	12	3	Salaries, Rents and Taxes at Head Office and Branches	8,269	13	2
Less Re-insurances	1,169	13	9	Travelling Expenses, Stationery and Printing, Advertising, Postages and Bank Charges on Remittances, Policy and Receipt Stamps and Incidentals at Head Office and Branches, Directors', Auditors', and Consulting Actuary's Fees	5,283	9	6
Interest and Rents received and accrued	51,715	18	6		13,553	2	8
Transfer Fees	2,502	11	7	Agents' Balances written off as irrecoverable	25	12	4
	4	15	-	Shareholders' Dividends :			
				Final Dividend for year 1899 of 5 per cent.	1,250	-	-
				Interim Dividend for year 1900 of 5 per cent.	1,250	-	-
					2,500	-	-
				Amount of Funds at the end of the year :			
				General Reserve, including provision for unexpired Risks	26,459	8	5
				Revenue Reserve	27,191	17	1
					53,651	5	6
£.	103,315	4	4	£.	103,315	4	4

LIFE INSURANCE REVENUE ACCOUNT.

	£.	s.	d.		£.	s.	d.
Amount of Life Insurance Funds at the beginning of the year	12,686	16	4	Claims under Life Policies (no Re-insurances)	1,300	-	-
Premiums	10,766	19	10	Surrenders	44	18	10
Less Re-insurances	842	10	-	Commission to Agents	980	1	6
	9,924	9	10	Expenses of Management, including Salaries, Medical Fees, Policy Stamps, Rent and Taxes	1,040	18	4
Interest and Dividends	564	12	10	Amount of Funds at the end of the Year, as per Fourth Schedule	19,815	18	11
Assignment and other Fees	5	18	7				
£.	23,181	17	7	£.	23,181	17	7

SCOTTISH ACCIDENT, LIFE AND FIDELITY INSURANCE COMPANY (LIMITED)—*continued.*

BALANCE SHEET on the 31st December 1900.

LIABILITIES.	£.	s.	d.	ASSETS.	£.	s.	d.
Shareholders' Capital (subscribed 125,000/., in 25,000 Shares of 5/ each, whereof 1/ per Share paid up) - - - -	25,000			Mortgages on Property within the United Kingdom - - - - -	2,050	19	10
Accident and Fidelity Insurance Funds -	53,651	5	6	Investments, including the Government Deposit of 20,000/.			
Life Insurance Funds - - - -	19,815	18	11	British Government Securities - -	8,126	6	11
	98,467	4	5	American Railway Gold Bonds - -	6,067	3	10
Claims under Life Policies admitted, but not yet paid - - - - -	200	-	-	Home Railway and other Debentures and Debenture Stocks - - - -	9,446	10	6
Claims under Accident and Fidelity Policies outstanding - - - -	4,454	1	5	Home Railway Shares (Preference and Guaranteed Ordinary) - - - -	19,525	16	2
Medical Fees and Agents' Commissions outstanding - - - - -	1,373	5	2	Other Stocks and Shares - - - -	15,410	-	8
Shareholders' Dividends unclaimed - -	54	10		Head Office Property, No. 115, George-street, Edinburgh - - - - -	14,000	-	-
				Fen Duties (Ground Rents) and Ground Annuals - - - - -	4,494	11	9
				Deposit Receipt and Preference Shares of Colonial Banks - - - - -	894	11	-
				Edinburgh and Leith Corporations' Gas Annuity - - - - -	902	4	3
				Reversions - - - - -	4,115	14	6
				Loans upon Personal Security - - -	420	-	-
				Loans upon Life Interests - - -	1,500	-	-
				Outstanding Premiums - - - -	11,469	2	11
				Interest accrued, but not yet due - -	731	2	3
				Sundry Debtors - - - - -	319	18	6
				Cash in Bank on Current Ac- count and on Deposit - - - -	£.	s.	d.
					4,949	17	11
				Cash in hand at Head Office and Branches - - - -	74	-	-
					5,023	17	11
£. 104,549	1	-		£. 104,549	1	-	

C. Tennant Couper, Chairman.
C. A. Ainslie,
G. L. Crole, } Directors.
Martin L. Martin, Manager.

We have examined the books, accounts, vouchers and securities of the Scottish Accident, Life and Fidelity Insurance Company (Limited) for the year ending 31st December 1900, and we have to report that, in our opinion, the foregoing Revenue Accounts and Balance Sheet exhibit a correct view of the Company's affairs as at 31st December 1900, as shown by the books of the Company. In compliance with the provisions of the Companies Act, 1900, we hereby certify that all our requirements as Auditors have been complied with.

Edinburgh, 21st February 1901.

Moncreiff & Horsbrugh, C.A., Auditors.

SCOTTISH ACCIDENT, LIFE AND FIDELITY INSURANCE COMPANY (LIMITED)—continued.

(Fifth Schedule.)

Statement respecting the VALUATION OF THE LIABILITIES under Life Policies of the Scottish Accident, Life and Fidelity Insurance Company (Limited), made by the Actuary.

I.

The date up to which the Valuation has been made is 31st December, 1900.

II.

The principles upon which the Valuation was made were determined by the Directors.

The valuation was made by the Net Premium Method, the difference between the present value of the sums insured and the present value of the future Net Premiums according to the Table of Mortality and Rate of Interest used in the valuation forming the net liability.

In a few minor classes of insurance the reserve is a proportion of the premiums paid. Policies on the lives of persons charged an increased rate of premium on account of personal or family history have been valued at correspondingly increased ages. When an extra Premium is payable on account of occupation or foreign residence, one-half of the current year's extra has been reserved.

The entire surplus has been carried forward.

III.

The Table of Mortality used in the valuation is the Institute of Actuaries' Hx (Healthy Male) Table.

IV.

The rate of interest assumed in the calculations is 3½ per cent.

V.

The whole of the loading being the excess of the premium payable over the net premium, according to the Table used for the valuation, has been reserved.

VI.

CONSOLIDATED (LIFE) REVENUE ACCOUNT of the Scottish Accident, Life and Fidelity Insurance Company (Limited) for Five Years ending 31st December, 1900.

	£.	s.	d.		£.	s.	d.
Premiums (after deduction of Re-Assurance Premiums).	30,662	5	2	Claims under Policies (no Re-Assurances)	3,400	-	-
Interest and Dividends	1,088	8	4	Surrenders	60	0	10
Assignment and other Fees	15	3	4	Commission	3,945	5	9
				Expenses of Management	4,544	11	4
				Amount of Funds on 31st December 1900, the end of the period, as per Third Schedule.	19,815	18	11
£.	31,765	16	10	£.	31,765	16	10

SCOTTISH ACCIDENT, LIFE AND FIDELITY INSURANCE COMPANY (LIMITED)—continued.

VII.

SUMMARY AND VALUATION of the Policies of the Scottish Accident, Life and Fidelity Insurance Company (Limited), as at 31st December 1900.

DESCRIPTION OF TRANSACTIONS.	PARTICULARS OF THE POLICIES FOR VALUATION.				VALUATION. Value by the Institute of Actuaries' Hm. Table. Interest 3½ per cent.			
	Number of Policies.	Sums Assured.	Office Yearly Premiums.	Net Yearly Premiums.	Sums Assured.	Office Yearly Premiums.	Net Yearly Premiums.	Net Liability.
ASSURANCES.								
I.—WITH PARTICIPATION IN PROFITS.								
(a) General Section.								
For Whole Term of Life—		£.	£. s. d.	£.	£.	£.	£.	£.
Uniform Premiums - - - - -	35	27,750	1,060 3 7	844	13,074.4	14,812.7	11,730.2	1,317.2
Increasing Premiums - - - - -	23	8,000	180 11 8	180.2	3,507.7	4,305.1	3,321.9	185.8
Limited Payments - - - - -	230	00,775	2,285 14 5	1,746.2	27,721.8	32,226.5	24,044.6	3,677.2
Endowment Assurances - - - - -	408	117,000	5,011 11 5	3,866.2	59,390.7	65,044	50,042	9,357.7
Joint Lives - - - - -	5	850	40 12 6	30.6	450	522.1	333.1	56.9
Extra Premiums payable - - - - -	—	—	264 2 6	—	132	—	—	132
	800	224,575	8,843 2 8	6,617.2	104,258.6	117,570.4	89,581.8	14,726.8
(b) Total Abstainers' Section.								
For Whole Term of Life—								
Uniform Premiums - - - - -	2	300	10 18 8	8.9	133.9	154.9	125.1	8.8
Increasing Premiums - - - - -	3	500	9 5 1	6	194.2	254.3	183	11.2
Limited Payments - - - - -	44	9,700	297 7 9	224.5	3,788.9	4,498.5	3,354.8	434.1
Endowment Assurances - - - - -	164	20,800	1,045 17 8	788	12,760.2	14,750.8	11,011.8	1,748.4
Joint Lives - - - - -	1	100	4 8 10	3.1	40.6	58.4	43.4	6.2
Extra Premiums payable - - - - -	—	—	3 15 -	—	1.9	—	—	1.9
	214	37,400	1,371 7 7	1,030.5	16,928.7	19,716.9	14,718.1	2,210.6
TOTAL Assurances with Profits - - -	1,014	261,975	10,214 10 3	7,647.7	121,187.3	137,287.3	104,249.9	16,937.4
II.—WITHOUT PARTICIPATION IN PROFITS.								
For Whole Term of Life—								
Uniform Premiums - - - - -	11	5,050	199 9 2	176.8	2,758.1	2,828.7	2,492.2	265.9
Increasing Premiums - - - - -	8	7,500	150 10 5	123.8	3,445.4	3,825.5	3,230.2	206.2
Limited Payments - - - - -	5	1,750	61 7 -	52.8	755.7	800.5	686.6	69.9
Endowment Assurances - - - - -	5	2,575	140 10 11	130.8	1,528.9	1,483.7	1,318.1	210.8
Contingent - - - - -	11	10,500	64 2 9	48.9	1,088.9	494.9	370.8	1,318.1
Short Term - - - - -	10	11,600	178 2 3	149.4	140.4	—	—	149.4
Double Endowment - - - - -	1	1,000	31 18 9	28.5	442.5	408.3	365	77.5
Endowments - - - - -	8	900	41 8 1	—	81	—	—	81
Name and Arms Risks - - - - -	2	4,000	30 - -	—	130	—	—	130
Issue Risks - - - - -	2	2,750	—	—	128.6	—	—	128.6
Extra Premiums payable - - - - -	—	—	83 5 -	—	41.6	—	—	41.6
TOTAL Assurances without Profits - -	58	48,225	980 14 4	711	11,150.1	9,847.6	8,471.9	2,678.2
TOTAL Assurances - - - - -	1,072	310,200	11,204 4 7	8,358.7	132,337.4	147,134.9	112,721.8	19,615.6
Deduct Re-Assurances - - - - -	—	28,500	803 8 0	712.9	11,305.2	12,452.4	9,968.6	1,420.6
Net Amount of Assurances - - - - -	1,072	281,700	10,310 15 10	7,645.8	120,942.2	134,682.5	102,753.2	18,189

SCOTTISH ACCIDENT LIFE AND FIDELITY INSURANCE COMPANY
(LIMITED)—*continued.*

VII.—*continued.*

VALUATION BALANCE SHEET of the Scottish Accident Life and Fidelity Insurance
Company (Limited), as at 31st December 1900.

Net Liability under Assurance Transactions (as per Summary Statement above)	£. 18,189	Life Assurance Fund (as per Balance Sheet under Fourth Schedule)	£. 19,815
Surplus	1,626		
	£. 19,815		£. 19,815

VIII.

A policy shares in profits after the whole premiums paid in respect of it, accumulated with compound interest at the rate of 3½ per cent., amount to the sum assured.

IX.

The results of the Valuation were as follows:

- (1.) The total amount of profit made by the Company during the period embraced was 1,626/.
- (2 and 3.) No policy had matured for bonus, and the entire profit was carried forward unappropriated.

C. Tennant Couper, Chairman.
C. A. Ainslie, } Directors.
G. L. Crole, }
Martin L. Martin, Manager.
H. G. S. Lawson, Actuary.

(Sixth Schedule.)

Statement of the LIFE ASSURANCE BUSINESS of the Scottish Accident, Life and
Fidelity Insurance Company (Limited), on the 31st December 1900.

I.

Published Tables of Annual Premiums for Ordinary Whole of Life Assurances with Profits.

Age next Birthday.	Rate of Premium per 100/.	Age next Birthday.	Rate of Premium per 100/.	Age next Birthday.	Rate of Premium per 100/.
	£. s. d.		£. s. d.		£. s. d.
20	2 1 6	32	2 12 11	44	3 19 -
21	2 2 1	33	2 14 5	45	4 2 4
22	2 2 9	34	2 16 1	46	4 5 11
23	2 3 5	35	2 17 9	47	4 9 11
24	2 4 2	36	2 19 6	48	4 14 1
25	2 4 11	37	3 1 5	49	4 18 7
26	2 5 9	38	3 3 6	50	5 3 6
27	2 6 9	39	3 5 8	51	5 9 -
28	2 7 11	40	3 8	52	5 15 1
29	2 9 1	41	3 10 6	53	6 1 8
30	2 10 3	42	3 13 1	54	6 9 2
31	2 11 6	43	3 15 11	55	6 17 4

Payment of premium under the above Table ceases on the life insured attaining the age of 70.

The Company does not publish rates for such assurances with payment continuing throughout life, nor for Whole Life Assurances without profits.

The above rates apply both to the General and to the Total Abstainers' Sections.

SCOTTISH ACCIDENT, LIFE AND FIDELITY INSURANCE COMPANY (LIMITED)--continued.

II. and III.

Policies for the Whole Term of Life in existence on 31st December, 1900.

Age.	WITH PARTICIPATION IN PROFITS.					WITHOUT PROFITS.		
	General Section.		Total Abstainers' Section.					
	Sums Assured.	Annual Premiums.		Sums Assured.	Annual Premiums. Ordinary.	Sums Assured.	Annual Premiums.	
		Ordinary.	Extra.				Ordinary.	Extra.
	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.
19	200	3 17 4		100	1 18 8			5 5 -
21								
22	100	2 - 6				250	4 4 2	
24	500	14 - -				100	1 15 6	
26	200	4 11 4						
27	300	6 10 6						
30	500	11 17 2						
31	1,000	25 18 4						
33	2,500	61 12 8				600	13 5 -	
34						200	4 13 2	
35	1,500	36 - 10						
36	500	14 - 10				300	8 - -	
37	1,200	36 16 4	6 5 -					
38						600	15 4 6	
41	600	18 7 6						
42	1,000	37 8 4						
44	1,000	28 - -						
46	10,000	359 3 4						
47						500	17 1 8	
48	200	7 14 -						
50	700	26 13 8						
51				200	9 - -	1,000	35 - -	
52						100	4 16 -	
53	1,000	39 13 4						
54	500	27 12 6						
55	400	22 2 -						
56						2,000	95 9 2	
57	2,100	115 19 7						
58	200	12 - 2						
61	100	5 19 4						
63	100	7 14 8	1 - -					
65	200	17 12 -						
66	700	59 14 -						
67	250	20 10 -						
81	200	36 13 4						
£.	27,750	1,060 3 7	7 5 -	300	10 18 8	5,650	199 9 2	5 5 -

RE-ASSURANCES of Policies for the Whole Term of Life in existence on 31st December, 1900.

Age.	WITH PARTICIPATION IN PROFITS.					WITHOUT PROFITS.	
	General Section.		Total Abstainers' Section.				
	Sums Assured.	Annual Premiums..		Sums Assured.	Annual Premiums. Ordinary.	Sums Assured.	Annual Premiums. Ordinary.
		Ordinary.	Extra.				
	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.
46	9,000	323 5 -					
57	1,000	55 5 -					
£.	10,000	378 10 -					

SCOTTISH ACCIDENT LIFE AND FIDELITY INSURANCE COMPANY
(LIMITED)—*continued*.

IV., V., and VI.

Policies other than Whole Life Policies in existence on 31st December 1900.

CLASS OF ASSURANCE.	Amount Assured.	Annual Premiums.		Total Premiums received.
		Ordinary.	Extra.	
WITH PARTICIPATION IN PROFITS.				
(a.) General Section.	£. s. d.	£. s. d.	£. s. d.	£. s. d.
Limited Premiums - - - -	69 775 - -	2,285 14 5	23 12 6	6,297 4 -
Increasing Premiums - - - -	8,600 - - -	180 11 3	58 - -	371 9 8
Endowment Assurances - - - -	117,600 - -	5,011 11 5	175 5 -	13,454 2 3
Joint Lives - - - -	850 - - -	40 19 6	-	108 5 5
	196,825 - -	7,518 16 7	256 17 6	20,431 1 4
(b) Total Abstainers' Section.				
Limited Premiums - - - -	9,700 - - -	297 7 9	1 15	757 17 11
Increasing Premiums - - - -	500 - - -	9 5 1	-	37 - 4
Endowment Assurances - - - -	26,800 - -	1,045 17 3	2 - -	2,640 18 6
Joint Lives - - - -	100 - - -	4 5 10	-	8 7 8
	37,100 - -	1,356 13 11	3 15 -	3,444 4 5
WITHOUT PROFITS.				
Limited Premiums - - - -	1,750 - - -	61 7 -	2 10 -	87 4 8
Increasing Premiums - - - -	7,500 - - -	150 10 5	-	511 17 6
Endowment Assurances - - - -	2,575 - - -	149 10 11	-	214 2 3
Contingent Assurances - - - -	10,500 - -	64 2 9	55 10 -	1,668 7 11
Term Assurances - - - -	11,600 - -	178 2 3	20 - -	414 16 10
Double Endowment Assurances - - - -	1,000 - - -	31 18 9	-	95 16 3
Endowments - - - -	900 - - -	41 8 1	-	78 2 8
Name and Arms Risks - - - -	4,000 - - -	30 - -	-	130 - -
Issue Risks - - - -	2,750 - - -	-	-	128 12 6
	42,575 - -	707 - 2	78 - -	3,329 - 7

RE-ASSURANCES of Policies other than Whole Life Policies in existence on 31st December 1900.

CLASS OF ASSURANCE.	Amount Assured.	Annual Premiums.		Total Premiums received.
		Ordinary.	Extra.	
WITH PARTICIPATION IN PROFITS.				
(a.) General Section.				
Limited Payments - - - -	£. s. d. 7,500 - -	£. s. d. 300 1 3	£. s. d. —	£. s. d. 736 10 -
(b.) Total Abstainers' Section.				
Limited Payments - - - -	1,000 - -	27 4 2	-	27 4 2
Endowment Assurances - - - -	1,000 - -	57 8 4	—	28 14 2
	2,000 - -	84 12 6	—	55 18 4
WITHOUT PROFITS.				
Increasing Premiums - - - -	4,500 - -	82 3 4	—	256 10 -
Term Assurances - - - -	3,000 - -	48 1 8	—	164 - -
Contingent Assurances - - - -	750 - -	—	—	288 15 -
Issue Risks - - - -	750 - -	—	—	39 7 6
	9,000 - -	130 5 -	—	748 12 6

VII. and VIII.

The Company does not transact Annuity business.

IX.

The average rate of Interest earned on the Life Assurance Fund during each year of the Valuation period was as follows : 1897, 3*l.* 6*s.* per cent.; 1898, 3*l.* 9*s.* 6*d.* per cent.; 1899, 3*l.* 6*s.* 7*d.* per cent.; 1900, 3*l.* 10*s.* 9*d.* per cent.

These rates were found by dividing the Interest Income (after deducting Income Tax) by the mean Fund, less half the net Interest Income.

SCOTTISH ACCIDENT LIFE AND FIDELITY INSURANCE COMPANY
(LIMITED)—*continued.*

X.

The company does not publish rates for whole life assurances with payment continuing throughout life, and has no table of minimum surrender values for such assurances. The business of the company is based upon the limited number of premiums system, and all such with-profits policyholders insured by uniform payments, after they have paid two full years' premiums, are, during the currency of their policies, entitled to claim a paid-up policy free from payment of any premiums in future, securing such a proportion of the sum insured as the number of payments after the first bears to the total number contracted for under the policy. This paid-up policy may be surrendered for cash on the following scale for whole life assurances:—

Age last Birthday.	Cash Value of £10. Payable at Death.	Age last Birthday.	Cash Value of £10. Payable at Death.	Age last Birthday.	Cash Value of £10. Payable at Death.
	£. s. d.		£. s. d.		£. s. d.
25	2 2 -	44	3 9 -	63	5 14 -
26	2 3 -	45	3 11 -	64	5 17 -
27	2 4 -	46	3 13 -	65	6 - -
28	2 5 -	47	3 15 -	66	6 2 -
29	2 6 -	48	3 17 -	67	6 5 -
30	2 7 -	49	3 19 -	68	6 8 -
31	2 9 -	50	4 2 -	69	6 10 -
32	2 10 -	51	4 4 -	70	6 13 -
33	2 11 -	52	4 6 -	71	6 16 -
34	2 13 -	53	4 9 -	72	6 19 -
35	2 14 -	54	4 11 -	73	7 1 -
36	2 15 -	55	4 13 -	74	7 4 -
37	2 17 -	56	4 16 -	75	7 6 -
38	2 19 -	57	4 19 -	76	7 8 -
39	3 - -	58	5 1 -	77	7 10 -
40	3 2 -	59	5 4 -	78	7 13 -
41	3 3 -	60	5 6 -	79	7 15 -
42	3 5 -	61	5 9 -	80	7 17 -
43	3 7 -	62	5 12 -		

The above is the only table of guaranteed minimum surrender values that the company has. For certain other classes of assurance, it is customary in practice to allow a minimum surrender value of a proportion of the premiums received after the first: such proportion being in the case of endowments 80 per cent., endowment assurances 40 per cent., and non-participating whole life assurances by uniform payments 33 per cent.

C. Tennant Couper, Chairman.
C. A. Ainslie, } Directors.
G. L. Crole, }
Martin L. Martin, Manager.
H. G. S. Lawson, Actuary.

UNITED KINGDOM TEMPERANCE AND GENERAL PROVIDENT INSTITUTION.

(First and Second Schedules.)

REVENUE ACCOUNT

Of the United Kingdom Temperance and General Provident Institution, for the Year ending 31st December 1900.

	£.	s.	d.		£.	s.	d.
Amount of Funds at the beginning of the year	7,029,060	14	1	Claims under Policies:—			
Premiums (after deduction of Re-assurance premiums)	490,687	1	7	Deaths	251,131	18	4
Consideration for Annuities granted	931	17	—	Endowments	61,907	15	5
Interest and Dividends	252,802	12	5				
Fines for Renewal of Policies	119	4	2	Surrenders			313,039 13 9
Fees	234	6	2	Annuities			35,161 16 10
				Commission			4,647 5 5
				Expenses of Management			32,728 10 9
				Cash Bonuses			24,486 9 11
				Bonus Abatement of Premiums			1,067 4 1
				Bonus Annuities			19,107 14 2
				Interest on Deposits			1,739 13 6
				Written off Securities			316 —
				Amount of Funds at the end of the year, as per Second Schedule			74,427 —
£.	7,773,835	15	5				7,267,114 7 —
				£.	7,773,835	15	5

BALANCE SHEET

Of the United Kingdom Temperance and General Provident Institution, on the 31st December 1900.

LIABILITIES.	£.	s.	d.	ASSETS.	£.	s.	d.
Assurance Fund	7,267,114	7	—	Mortgages on Property within the United Kingdom	931,590	5	—
Total Funds as per First Schedule	7,267,114	7	—	Loans on Reversions and Life Interests	74,177	15	10
Claims admitted, but not paid	50,368	12	—	Loans on the Members' Policies	654,794	10	—
Commission due to Agents	10,945	—	8	Investments:			
Due to Depositors	838	7	—	Indian Government Securities	161,306	—	5
				Railway and other Debentures and Debenture Stocks	1,003,724	9	9
				Railway Preference and Guaranteed Stocks	753,199	1	1
				Freehold Property	385,325	3	5
				Leasehold Property	158,159	7	10
				Advances to Local Boards, Corporations, and other public Bodies on the security of Rates	639,955	13	10
				Ground Rents	2,036,202	7	6
				Indian Railway Stocks	276,776	18	3
				New River Company's Securities	17,391	18	10
				Reversions	60,652	16	10
				Loans on other Life Policies	2,500	—	—
				Agents' Balances	4,216	12	5
				Outstanding Interest	69,837	13	—
				Cash:—On Deposit	40,000	—	—
				In hand and on Current Account	10,013	19	6
					50,013	19	6
				Loans on Credit Policies	47,913	18	6
				Furniture and Fixtures	1,460	5	7
				Bills Receivable, not yet due	40	12	7
				Postage Stamps	23	11	6
				Policy Stamps	3	5	—
£.	7,329,266	6	8	£.	7,329,266	6	8

W. S. Caine, Chairman.
W. Hind Smith, } Directors.
T. Vezey Strong, }
Thos. P. Whittaker, Managing Director.
Johnson Brooks, Secretary.

UNITED KINGDOM TEMPERANCE AND GENERAL PROVIDENT INSTITUTION—*continued.**(Fifth Schedule.)*

Statement respecting the VALUATION OF THE LIABILITIES under Life Policies and Annuities of the United Kingdom Temperance and General Provident Institution, made by the Actuary.

I.

The valuation is made up to the 31st December 1900.

II.

The Ordinary Whole Term Assurances were valued in groups (participating and non-participating assurance being kept separate) according to the average ages attained by the lives assured on the 31st December 1900.

These average ages were estimated by assuming that the office age next birthday at entrance was attained on the 31st December of the year of entry, adding one year for each calendar year thereafter elapsed.

The sums assured and bonus additions were valued by a single premium, corresponding to the average age of the group.

The premiums valued were the net Hm. $2\frac{1}{2}$ per cent. premiums in the case of participating assurances, less reductions by bonus; and the office premium less a minimum deduction of $12\frac{1}{2}$ per cent. in the case of non-participating assurances (see answer No. 5), and the valuation annuity used was the ordinary tabulated value increased by half unity.

The ordinary Endowment Assurances, with immediate or tontine bonuses, were valued in groups according to their future duration at the average present age of each group. These average ages were calculated by a method by which due weight was given to the various elements involved. Under endowment assurances with guaranteed bonuses (all of which were issued between January, 1897, and November, 1899) a reserve was made of the total premiums received.

The ordinary Joint Lives Assurances were valued in groups, according to the sum of the average ages attained by the lives on the 31st December, 1900, and on the same data and principles as the ordinary Whole Term Assurances.

The ordinary Whole Term Assurances in the working man's section were valued in the same manner as the like contracts in the other sections; and for the special policies in the same section a reserve was made of the total premiums received.

All other contracts were mostly valued singly, or, as far as circumstances permitted, in groups; but the same principles, both of classification and valuation as are above described, and so far as the same were applicable to the valuation of single contracts, were adhered to.

After making provision for future expenses and profits as shown hereafter in answer No. 5, an addition was made to provide for payment of the sums assured immediately on claim by death or otherwise, which addition is given under the heading "adjustment."

The surplus divided was apportioned as reversionary bonuses (or equivalent reductions of premium, HM (5) $2\frac{1}{2}$ per cent.) to the policy-holders entitled to share, as under:

On Whole Life Policies and Endowment Assurances with Quinquennial Profits (New Series).—*2l. and 1l. 14s. per 100l. on the sum assured and existing bonuses for each year of the quinquennium, in the temperance and general sections respectively.*

On Endowment Assurances with Quinquennial Profits (Old Series, now closed).—The reversionary equivalent to $37\frac{1}{2}$ per cent. and $32\frac{1}{2}$ per cent. of the premiums paid 1896-1900, in the temperance and general sections respectively.

On Joint Lives Assurances. —The Reversionary equivalent to 33·3 per cent. of the premiums paid 1896-1900.

Provision has also been made for such portion of the bonus on tontine endowment assurances as appears to have accrued. As this bonus is a tontine, the amount can only be announced to each member when his policy matures by completing its full term.

An Interim Bonus will be payable under policies becoming claims by death or survivance before January 1st 1906 (provided the holders have not already elected to have their share of profits as a reduction of premium) at the following rates:—

On Whole Life Policies, and on Endowment Assurances with Quinquennial Profits (New Series).—*1l. 10s. and 1l. 5s. per 100l. assured for each year's premium paid since 1900 in the temperance and general sections respectively.*

On Endowment Assurances with Quinquennial Profits (Old Series, now closed).—30 per cent. and 25 per cent. of the premiums paid 1901-1905 in the temperance and general sections respectively.

On Joint Lives Assurances.—25 per cent. of the premiums paid 1901-1905

The above principles of valuation and distribution of profit were not determined by the instrument constituting the institution, or by its bye-laws, but by the Board of Directors acting under the advice of the actuary and consulting actuary.

UNITED KINGDOM TEMPERANCE AND GENERAL PROVIDENT INSTITUTION—*continued.*

III.

The Tables of Mortality used in the Valuation were :—

- (1) For the Ordinary Whole Term Assurances, Endowment Assurances, Joint Lives Assurances, and the majority of special policies, the Institute of Actuaries' Hm., and H^M (6) Tables combined, and for a few sundries, the Hm. Table alone.
- (2) For the Annuities, the "Government Annuitants Experience" Table. (Finlaison, 1882. Tables 13 and 14.)

IV.

The rate of interest assumed throughout the Valuation was $2\frac{1}{2}$ per cent.

V.

The proportion of annual premium income reserved as a provision for future expenses and profits was :—

- (1) For participating assurances of all classes, the whole of the "loading," or excess of the original office premiums over the net Hm. $2\frac{1}{2}$ per cent. premiums.
- (2) For non-participating assurances of all classes the reserve for "loading" was made up to $12\frac{1}{2}$ per cent. as a minimum upon the premiums payable in respect thereof. In the cases of a few annuity and endowment contracts, a special reserve was made.
- (3) In the working man's section, 30 per cent. was reserved in respect of the premiums payable under the ordinary assurances. For those payable under the special assurances, the whole of the premiums received being reserved, as per answer No. 2, a sufficient provision was thus made for expenses.

VI.

CONSOLIDATED REVENUE ACCOUNT of the United Kingdom Temperance and General Provident Institution for the five years, commencing 1st January 1896, and ending 31st December 1900.

	£.	s.	d.		£.	s.	d.
Amount of Funds on 1st January, 1896 (the beginning of the period) - - -	6,041,494	4	1	Claims under Policies (after deduction of sums re-assured) - - - - -	1,639,094	11	4
				Surrenders - - - - -	166,380	12	11
Premiums (after deduction of re-assurance premiums) - - - - -	2,356,024	16	5	Annuities - - - - -	23,819	14	3
Consideration for Annuities Granted -	12,437	8	11	Commission - - - - -	148,956	8	-
Interest and Dividends - - - - -	1,208,727	14	9	Expenses of Management - - - - -	121,319	19	4
Fines for Renewal of Policies - - -	517	14	7	Cash Bonuses - - - - -	17,903	17	6
Fines - - - - -	1,385	11	9	Bonus Abatement of Premiums - - -	98,844	9	2
				Bonus Annuities - - - - -	10,237	-	5
				Interest on Deposits - - - - -	2,489	10	7
				Amount written off Depreciated Securi- ties - - - - -	124,427	-	-
				Amount of Funds on 31st December, 1900, the end of the period, as per First Schedule - - - - -	7,267,114	7	-
£.	9,620,587	10	6	£.	9,620,587	10	6

UNITED KINGDOM TEMPERANCE AND GENERAL PROVIDENT INSTITUTION—continued.

VII.

SUMMARY AND VALUATION of the Policies of the United Kingdom Temperance and General Provident Institution as at 31st December 1900, exclusive of the Working Man's Section.

DESCRIPTION OF TRANSACTIONS.	Particulars of the Policies and Valuation.				VALUATION { Assurances valued by the H* and H* (5) Tables. Annuities valued by Government Annuity Table 1882. }				Interest at 2½ per cent.
	Number of Policies.	Sums Assured and Bonuses.	Office Yearly Premiums.	Net Yearly Premiums. As per Answer No. 5.	Sums Assured and Bonuses.	Office Yearly Premiums.	Net Yearly Premiums. As per Answer No. 5.	Net Liability.	
ASSURANCES.									
WITH PARTICIPATION IN PROFITS.									
For the Whole Term of Life	27,036	£. s. d. 10,138,775 3 -	£. s. d. 245,821 1 3	£. 200,803-5	£. 6,523,336	£. 3,415,688	£. 2,789,141	£. 3,734,195	
Limited Payments, non forfeitable	1,056	538,884 14 -	17,098 3 8	15,488-9	319,071	181,080	168,578	155,493	
Do. do. by Profits	20	2,392 2 -	-	-	1,785	-	-	1,785	
Half-Premium, 1st stage	96	52,550 - -	844 11 11	-	844	-	-	844	
Endowment Assurances—									
Old Series	9,208	2,169,977 14 -	76,522 18 4	61,496-4	1,726,347	518,438	416,885	1,300,482	
New Series	1,099	235,426 - -	10,756 18 11	8,715-7	140,982	161,406	130,748	10,234	
Tontine Bonuses	11,540	2,634,096 - -	110,325 19 10	90,293-4	1,717,920	1,211,714	1,090,542	627,378	
Guaranteed Bonuses	762	144,800 - -	7,398 10 1	-	20,787	-	-	20,787	
Limited Payments -	48	35,868 17 -	889 1 5	728-0	30,576	6,517	5,675	24,901	
and Tontine Bonuses	94	35,760 - -	763 15 11	687-4	29,754	3,915	3,524	26,229	
Joint Lives	608	197,188 14 -	7,137 13 3	5,533-9	150,505	60,251	54,233	96,272	
Endowment Assurances	9	5,680 9 -	622 18 5	495-7	7,833	3,009	2,301	5,443	
Limited Payments	3	2,849 - -	4 13 2	4-1	2,335	59	53	2,282	
TOTAL Assurances with Profits	52,590	16,096,206 13 -	478,139 5 9	398,044-0	10,872,075	5,671,927	4,656,770	6,015,305	
WITHOUT PARTICIPATION IN PROFITS.									
For the Whole Term of Life	330	140,250 - -	4,946 4 9	4,309-0	90,127	60,269	52,533	37,594	
Limited Payments, non forfeitable	87	39,492 - -	378 19 3	768-7	27,001	4,505	3,941	23,060	
Half-Premium, 1st stage	5	4,400 - -	114 12 5	-	115	-	-	115	
Endowment Assurances	50	15,360 - -	808 13 2	703-4	13,306	2,899	2,527	10,779	
Do. do. Limited Payments	21	3,002 - -	-	-	2,330	-	-	2,330	
Increasing and Decreasing Premiums	7	2,400 - -	35 1 4	74-3	1,847	708	620	1,227	
Increasing Sums Assured	1	200 - -	5 8 -	4-7	145	58	51	94	
Temporary	38	34,225 - -	810 19 1	-	157	-	-	857	
Diminishing Maximum Assurances	13	16,378 - -	273 10 -	-	274	-	-	274	
Joint Lives	29	2,378 - -	103 5 2	87-6	1,924	702	587	1,337	
Limited Payments -	2	507 - -	35 12 11	31-2	326	310	271	56	
Endowment Assurances	1	100 - -	5 2 10	4-5	69	52	46	23	
Half-premiums	1	4,000 - -	208 - -	-	208	-	-	208	
Last Survivor	15	4,761 - -	63 1 6	50-1	2,132	1,106	945	1,187	
Contingent	13	12,700 - -	207 17 2	166-3	2,098	1,318	1,064	1,044	
Issue	4	13,421 - -	-	-	882	-	-	882	
Whole Life, with "Name and Arms" risk	3	12,000 - -	288 18 4	282-9	6,586	5,456	4,775	1,808	
Endowments—									
Premiums returnable at Death	47	5,725 - -	190 16 11	-	2,201	-	-	2,201	
TOTAL Assurance without profits	676	311,292 - -	9,024 3 1	6,452-7	162,428	77,473	67,353	85,075	
TOTAL Assurances	53,275	16,407,498 13 -	487,163 8 10	399,496-7	10,824,503	5,649,400	4,724,123	6,100,380	
Deduct Re-Assurances	-	315,872 - -	13,831 14 10	11,479-8	205,780	147,020	125,829	79,991	
NET TOTAL AMOUNT of Assurances	53,275	16,091,626 13 -	473,331 14 -	388,016-9	10,618,723	5,502,380	4,598,294	6,020,479	
Adjustment*	-	-	-	-	-	-	-	67,178	
	53,275	16,091,626 13 -	473,331 14 -	388,016-9	10,618,723	5,502,380	4,598,294	6,077,657	
ANNUITIES.									
Immediate	162	Per ann. 4,191 19 -	-	-	29,693	-	-	29,693	
Deferred, Premiums returnable and non-returnable	3	60 - -	11 11 11	-	477	-	-	477	
Reversionary	4	155 - -	37 5 5	-	100	-	-	100	
Last Survivor	4	173 19 -	-	-	3,179	-	-	3,179	
Annuity Certain	1	100 16 6	-	-	1,408	-	-	1,408	
TOTAL Annuities	174	4,681 14 6	48 17 4	-	34,857	-	-	34,857	
TOTAL of the Results	53,449	16,091,626 13 -	473,380 11 4	388,016-9	10,653,630	5,502,380	4,598,294	6,112,514	
		Per ann. 4,681 14 6							

* To provide for Payment of Sums assured immediately on Claim by Death.

The Working Man's Section. All Without Participation in Profits.

SUMMARY AND VALUATION of the Working Man's Section Policies of the United Kingdom Temperance and General Provident Institution as at 31st December 1900.

DESCRIPTION OF TRANSACTIONS.	Particulars of the Policies for Valuation.				VALUATION { Valued by the Institute of Actuaries, H* (5) Table. }				Interest 2½ per cent.
	Number of Policies.	Sums Assured.	Office Yearly Premiums.	Net Yearly Premiums. ("Office" less 30 per cent.)	Sums Assured.	Office Yearly Premiums.	Net Yearly Premiums. ("Office" less 30 per cent.)	Net Liability	
ASSURANCES.									
For Whole Term of Life	785	£. s. d. 11,379 3 6	£. s. d. 294 17 8	£. 208-5	£. 8,032	£. 2,901	£. 2,031.	£. 6,091	
Endowment Assurances	5	79 16 7	2 7 8	1-7	66	Total premiums received.		66	
Total Assurances in the Working Man's Section	790	11,459 - 1	297 5 4	208-2	8,098	2,901	2,031	6,067	
*Adjustment	—	—	—	—	—	—	—	121	
(No Annuities)	790	11,459 - 1	297 5 4	208-2	8,098	2,901	2,031	6,188	

* To provide for Payment of the Sums Assured immediately on Claim by Death or otherwise.

N.B.—The issue of Policies in the Working Man's Section ceased on the 24th June, 1875.

UNITED KINGDOM TEMPERANCE AND GENERAL PROVIDENT INSTITUTION—continued.

VII.—continued.

VALUATION BALANCE SHEET of the United Kingdom Temperance and General Provident Institution as at 31st December 1900.

Net Liability under Assurance and Annuity transactions (as per summary statements provided in Schedule 5)	£. 6,112,514	Life Assurance and Annuity Funds (as per Balance Sheet in Schedule 2)	£. 7,267,114
Surplus	1,148,412		
£.	7,267,114	£.	7,267,114

VIII.

Policies effected on the participating scale share in the first and in all ensuing divisions of profits following the issue.

IX.

The following were the results of the (1900) Valuation :—

- (1) The surplus, as shown by the Valuation Balance Sheet, was 1,148,412*l.* (of which 432,741*l.* and interest thereon was brought forward from last Valuation Account).
- (2) Of the above sum, 833,633*l.* was divided amongst 52,599 policy-holders, whose assurances amounted to 14,131,809*l.*
- (3) Specimens of the Reversionary Bonus additions made to each 100*l.* assured, under ordinary whole term assurances in respect of which the past Reversionary Bonuses have not been surrendered, and of the alternative reductions of premium, are shown below. The cash value of Reversionary Bonus is given on special application only, and is calculated by the 4 per cent. Hm. Table. In certain cases on application, an equivalent contingent Reversionary Bonus can be given, payable only in event of death after attainment of ages 60 or 65, as selected.

Examples of Reversionary Bonus Additions, declared 1901, on ordinary Whole Life Policies for 100*l.*, under which the past Reversionary Bonuses have not been surrendered, effected in the Temperance and General Sections respectively :—

Age at Entrance.	TEMPERANCE SECTION.						GENERAL SECTION.					
	IN FORCE.						IN FORCE.					
	5 Years.	10 Years.	15 Years.	20 Years.	25 Years.	30 Years.	5 Years.	10 Years.	15 Years.	20 Years.	25 Years.	30 Years.
	£. s.	£. s.	£. s.	£. s.	£. s.	£. s.	£. s.	£. s.	£. s.	£. s.	£. s.	£. s.
20	10 -	11 -	12 5	13 6	14 10	15 10	8 10	9 4	9 19	10 13	11 6	11 13
30	10 -	11 -	12 5	13 8	14 15	15 17	8 10	9 4	9 19	10 14	11 8	11 13
40	10 -	11 -	12 5	13 11	15 1	16 5	8 10	9 4	9 19	10 18	11 11	12 1
50	10 -	11 -	12 5	13 15	15 10	16 19	8 10	9 4	9 19	10 19	11 13	12 10

In addition to the Interim Bonuses as explained in Answer No. 2.

The following are the alternative reductions of premium for life commencing 1902.

Age at Entrance.	TEMPERANCE SECTION.						GENERAL SECTION.					
	IN FORCE.						IN FORCE.					
	5 Years.	10 Years.	15 Years.	20 Years.	25 Years.	30 Years.	5 Years.	10 Years.	15 Years.	20 Years.	25 Years.	30 Years.
	s. d.	s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	s. d.	s. d.	s. d.	£. s. d.	£. s. d.	£. s. d.
20	3 11	4 9	- 5 11	- 7 2	- 9 -	- 11 2	3 4	3 11	4 10	- 5 10	- 7 3	- 8 10
30	5 -	6 4	- 8 2	- 10 5	- 13 6	- 17 7	4 3	5 4	6 9	- 8 6	- 10 10	- 13 11
40	7 -	9 2	- 12 3	- 16 5	1 2 3	1 10 6	6 -	7 9	10 1	- 13 4	- 17 10	1 4 1
50	10 7	14 7	1 - 3	1 8 7	2 1 8	3 - 7	9 -	12 2	16 8	1 3 4	1 13 10	2 8 5

W. S. Caine, Chairman.
W. Hind Smith, } Directors.
T. Vezey Strong, }
Thos. P. Whittaker, Managing Director.
Johnson Brooks, Secretary.
R. M. Moore, Actuary.

UNITED KINGDOM TEMPERANCE AND GENERAL PROVIDENT INSTITUTION—continued.

(Sixth Schedule.)

Statement of the LIFE ASSURANCE and ANNUITY BUSINESS of the United Kingdom Temperance and General Provident Institution, on the 31st December 1900.

I.

The following are the published Tables of Premiums for Assurance for the Whole Term of Life, in use at the date above mentioned :—

£.100 With Profits.

Age next Birthday.	Annual Premiums.	Half-yearly Premiums.	Quarterly Premiums.	Age next Birthday.	Annual Premiums.	Half-yearly Premiums.	Quarterly Premiums.
	£. s. d.	£. s. d.	£. s. d.		£. s. d.	£. s. d.	£. s. d.
11	1 10 -	- 15 9	- 8 4	41	3 6 11	1 15 2	- 18 1
12	1 10 -	- 15 9	- 8 4	42	3 8 11	1 16 2	- 18 7
13	1 11 3	- 16 5	- 8 8	43	3 10 11	1 17 3	- 19 2
14	1 12 5	- 17 -	- 9 -	44	3 13 1	1 18 5	- 19 8
15	1 13 3	- 17 5	- 9 3	45	3 15 5	1 19 7	1 - 4
16	1 14 -	- 17 10	- 9 5	46	3 17 11	2 - 11	1 - 11
17	1 14 10	- 18 3	- 9 8	47	4 - 8	2 2 4	1 1 8
18	1 15 7	- 18 8	- 9 10	48	4 3 7	2 3 10	1 2 5
19	1 16 5	- 19 1	- 10 1	49	4 6 11	2 5 7	1 3 4
20	1 17 4	- 19 7	- 10 4	50	4 10 6	2 7 6	1 4 3
21	1 18 4	1 - 1	- 10 7	51	4 14 7	2 9 8	1 5 4
22	1 19 4	1 - 7	- 10 10	52	4 18 11	2 11 11	1 6 6
23	2 - 4	1 1 2	- 11 1	53	5 3 6	2 14 4	1 7 8
24	2 1 5	1 1 9	- 11 4	54	5 8 4	2 16 10	1 8 11
25	2 2 7	1 2 4	- 11 8	55	5 13 8	2 19 8	1 10 4
26	2 3 10	1 3 -	- 12 -	56	5 19 3	3 2 7	1 11 10
27	2 5 -	1 3 8	- 12 4	57	6 5 4	3 5 10	1 13 1
28	2 6 4	1 4 4	- 12 8	58	6 11 10	3 9 2	1 15 5
29	2 7 7	1 5 -	- 13 -	59	6 18 4	3 12 7	1 16 10
30	2 8 10	1 5 7	- 13 4	60	7 4 9	3 16 -	1 18 6
31	2 10 -	1 6 3	- 13 8	61	7 10 10	3 19 2	2 - 1
32	2 11 4	1 6 11	- 14 -	62	7 17 1	4 2 6	2 1 9
33	2 12 9	1 7 8	- 14 4	63	8 3 10	4 5 11	2 3 6
34	2 14 3	1 8 6	- 14 9	64	8 11 2	4 9 11	2 5 5
35	2 15 7	1 9 2	- 15 1	65	8 19 3	4 14 1	2 7 7
36	2 17 6	1 10 2	- 15 7	66	9 8 2	4 18 10	2 11 11
37	2 19 3	1 11 2	- 16 1	67	9 18 1	5 4 -	2 14 7
38	3 1 1	1 12 1	- 16 6	68	10 9 -	5 9 9	2 17 8
39	3 3 -	1 13 1	- 17 1	69	11 1 4	5 16 3	3 1 1
40	3 4 11	1 14 1	- 17 6	70	11 15 1	6 3 5	3 4 10

An addition of 5s. per 100l. assured is charged on Female Lives until age 50.

The Premiums Without Profits are 10 per cent. less than the above.

The Working Man's Section.—Without Profits.

The Amount of One Penny Per Week will secure at Death.

Age.	Sum at Death.	Age.	Sum at Death.	Age.	Sum at Death.	Age.	Sum at Death.
	£. s. d.		£. s. d.		£. s. d.		£. s. d.
10	12 10 -	23	9 4 -	36	6 11 -	49	4 3 -
11	12 8 10	24	9 - -	37	6 7 -	50	3 19 -
12	12 2 1	25	8 16 -	38	6 3 -	51	3 16 -
13	11 15 9	26	8 11 -	39	5 19 -	52	3 13 -
14	11 11 -	27	8 7 -	40	5 16 -	53	3 10 -
15	11 5 -	28	8 3 -	41	5 12 -	54	3 6 -
16	10 19 -	29	7 19 -	42	5 8 -	55	3 4 -
17	10 14 -	30	7 15 -	43	5 4 -	56	3 - -
18	10 10 -	31	7 11 -	44	5 - -	57	2 17 -
19	10 4 -	32	7 7 -	45	4 17 -	58	2 15 -
20	9 17 -	33	7 3 -	46	4 13 -	59	2 12 -
21	9 14 -	34	6 19 -	47	4 10 -	60	2 9 -
22	9 7 -	35	6 15 -	48	4 6 -		

N.B. -The issue of Policies in the Working Man's Section ceased on 24th June, 1875.

UNITED KINGDOM TEMPERANCE AND GENERAL PROVIDENT INSTITUTION—
continued.

II. and III.

Whole Life Policies.—(No Extra Premiums.)

Age.	WITH PROFITS.			WITHOUT PROFITS.	
	Sums Assured.	Reversionary Bonus.	Annual Premiums.	Sums Assured.	Annual Premiums.
	£.	£. s.	£. s. d.	£.	£. s. d.
11	300	—	5 7 4	—	—
12	2,350	—	35 5 —	—	—
13	1,300	—	29 3 9	—	—
14	1,450	—	22 13 4	—	—
15	1,500	—	24 16 10	—	—
16	4,800	—	80 17 3	—	—
17	4,950	—	86 11 6	50	15 —
18	14,100	3 11	242 5 4	700	10 11 6
19	11,000	10 —	194 5 6	50	15 —
20	17,950	81 6	320 4 8	—	—
21	19,925	47 11	367 17 9	50	17 6
22	25,350	170 7	470 4 —	—	—
23	30,650	185 7	596 18 10	350	5 19 4
24	44,150	503 6	874 11 1	—	—
25	68,692	507 15	1,342 15 11	—	—
26	61,350	830 9	1,252 13 —	—	—
27	94,320	1,016 17	1,807 9 4	100	1 8 2
28	86,550	950 5	1,852 1 9	550	10 19 11
29	86,200	2,975 3	1,835 5 6	50	16 6
30	106,960	2,549 13	2,338 7 6	—	—
31	115,400	3,020 3	2,598 10 —	5,050	88 9 8
32	110,255	3,248 10	2,555 19 8	100	2 1 8
33	144,450	4,427 13	3,425 12 6	150	3 3 10
34	135,325	5,766 10	3,173 — 1	—	—
35	129,050	6,195 16	3,046 7 3	50	1 7 —
36	141,560	7,871 19	3,387 5 7	120	2 13 2
37	180,925	8,114 4	3,186 16 9	110	2 6 6
38	152,595	10,388 1	3,809 18 2	—	—
39	176,170	14,577 14	4,300 1 9	16,500	328 17 6
40	177,945	14,477 11	4,404 12 1	7,150	148 15 —
41	173,837	16,420 11	4,393 8 2	200	5 15 1
42	196,800	20,830 11	5,084 9 4	10,150	232 17 7
43	188,100	20,179 8	4,846 2 6	13,200	274 15 9
44	206,025	24,115 10	5,346 12 10	2,550	54 6 4
45	237,325	28,427 14	6,961 17 9	200	4 16 8
46	254,809	30,741 8	7,240 7 5	2,800	86 12 2
47	240,575	36,626 7	6,441 8 6	2,950	94 13 7
48	241,745	36,435 6	6,662 13 11	1,250	26 2 1
49	221,850	34,963 13	6,355 1 11	275	5 13 —
50	264,533	45,950 11	7,460 — 9	4,460	174 7 8
51	263,545	42,423 18	7,362 11 —	4,310	144 7 1
52	207,975	38,914 2	6,004 14 7	850	19 7 3
53	189,050	39,110 1	5,434 11 —	950	27 — 4
54	217,425	44,698 8	6,239 3 4	9,900	349 12 11
55	230,305	43,693 2	7,093 16 4	600	16 6 —
56	212,175	48,112 3	6,255 14 7	450	13 6 5
57	226,125	47,214 2	7,120 14 —	600	22 3 8
58	214,420	53,850 8	6,521 8 6	700	18 3 3
59	221,730	51,718 9	7,270 18 —	2,800	94 — 11
60	182,575	40,889 4	6,246 2 3	5,700	192 4 10
61	215,086	54,661 14	7,231 17 11	11,025	411 16 7
62	169,385	43,371 8	5,798 7 10	910	40 13 10
63	150,125	43,287 6	4,768 5 7	525	14 4 —
64	175,675	47,559 5	6,330 14 8	5,500	238 16 7
65	175,050	46,133 6	6,094 14 3	4,080	272 13 3
66	129,950	37,417 19	4,238 2 5	6,250	334 18 6
67	109,025	34,213 5	3,300 4 8	1,800	87 13 2
68	118,300	41,996 7	3,211 14 2	2,950	148 6 4
69	113,177	38,775 2	3,790 11 7	250	12 4 8
70	117,910	36,339 15	4,114 7 6	440	16 6 1
71	116,770	32,461 19	5,190 15 8	300	13 5 1
72	73,805	27,202 17	2,106 15 6	650	22 6 1
73	76,875	27,746 11	2,901 19 2	5,750	556 17 —
74	63,800	23,779 11	2,133 12 6	1,200	31 2 10
75	56,835	21,081 11	1,857 3 5	1,250	47 16 7
76	49,939	21,318 18	1,561 17 2	400	25 — 7
77	33,340	14,382 18	1,157 5 3	300	15 8 3
78	33,240	16,910 8	1,248 7 11	250	12 8 2
79	33,295	15,552 15	1,142 19 —	225	9 3 6
80	26,075	9,170 12	538 — 10	150	7 19 6
81	33,713	13,463 4	1,270 16 10	—	—
82	11,305	4,382 16	181 1 —	100	6 5 10
83	12,585	5,801 7	353 17 10	100	6 — 10
84	6,500	2,572 8	122 17 2	100	5 19 —
85	3,450	5,235 8	194 18 2	50	1 19 8
86	4,150	1,814 11	168 8 6	—	—
87	2,175	1,196 10	74 13 9	—	—
88	509	424 6	17 19 6	—	—
89	2,259	1,421 11	46 19 11	—	—
90	650	408 11	16 12 10	—	—
91	300	237 13	14 14 8	—	—
92	599	79 17	24 10 9*	—	—
93	830	39 —	21 16 8	—	—
94	650	506 3	24 19 5	—	—
95	50	49 8	2, 2 19	—	—
A	8,627,341	1,510,984 8	245,824 1 3	140,250	4,046 4 9

* In this case the reductions by Bonus have exceeded the Premiums by the amounts shown.

UNITED KINGDOM TEMPERANCE AND GENERAL PROVIDENT INSTITUTION.
continued.

II. and III.—*continued.*

Whole Life Policies.—Re-assurances.

Ages.	WITH PROFITS.			WITHOUT PROFITS.	
	Sums Assured.	Reversionary Bonus.	Annual Premiums.	Sums Assured.	Annual Premiums.
	£.	£. s.	£. s. d.	£.	£. s. d.
30	1,000	15 10	21 5 10	—	—
38	2,500	—	76 7 1	—	—
39	5,000	473 2	87 7 6	4,000	76 — —
42	9,000	703 12	214 2 6	—	—
43	—	—	—	5,000	105 — —
45	24,000	—	844 — —	—	—
46	5,000	—	172 5 10	—	—
47	8,000	633 16	252 5 10	—	—
49	10,500	865 10	353 16 8	—	—
50	11,000	1,117 —	378 10 —	—	—
51	11,000	282 —	379 1 8	—	—
52	5,000	500 —	152 14 2	—	—
53	1,000	7 —	35 9 2	—	—
54	9,000	1,226 10	309 7 6	—	—
55	15,000	—	776 5 —	—	—
56	8,500	1,513 10	322 11 11	—	—
57	6,500	—	383 7 6	—	—
58	3,000	60 —	155 5 —	—	—
59	8,000	1,405 8	331 — —	—	—
60	1,000	134 1	41 15 10	—	—
61	5,000	155 —	208 2 6	—	—
62	9,000	915 10	499 1 8	—	—
63	4,000	248 —	227 6 8	—	—
64	9,500	534 16	406 17 6	2,000	80 — —
65	4,500	80 —	272 9 7	—	—
66	5,000	—	470 8 4	—	—
67	500	—	12 2 4	—	—
68	5,000	—	125 — —	—	—
69	1,000	—	24 8 4	—	—
70	9,800	2,074 16	549 16 —	—	—
71	20,000	1,611 —	1,741 9 2	—	—
81	6,000	1,295 16	211 16 8	—	—
£.	223,300	15,859 17	10,220 17 9	11,000	261 — —

There are no extra premiums to the above.

THE WORKING MAN'S SECTION.

Whole Life Policies—Without Profits.—(No Extra Premiums.)

Age.	Sums Assured.	Annual Premiums.	Age.	Sums Assured.	Annual Premiums.	Age.	Sums Assured.	Annual Premiums.
	£. s. d.	£. s. d.		£. s. d.	£. s. d.		£. s. d.	£. s. d.
36	25 — —	— 8 8	56	383 15 —	8 13 4	76	32 16 —	1 6 —
37	12 4 10	— 4 4	57	291 19 —	6 10 —	77	237 15 —	9 2 —
38	109 17 —	1 19 —	58	380 14 2	9 2 —	78	210 11 —	7 11 8
39	105 15 2	1 19 —	59	268 13 5	6 5 8	79	102 8 —	3 18 —
40	86 — 3	1 10 4	60	195 17 —	4 11 —	80	148 18 7	6 1 4
41	170 8 2	3 — 8	61	289 13 —	6 18 8	81	215 16 —	8 13 4
42	191 18 4	3 9 4	62	258 14 11	6 10 —	82	97 18 —	4 2 4
43	164 19 7	3 — 8	63	220 5 —	7 7 4	83	115 10 —	5 12 8
44	269 17 10	4 19 8	64	255 — 4	6 14 4	84	103 18 —	4 2 4
45	181 17 7	3 9 4	65	339 10 —	9 6 4	85	30 16 —	1 19 —
46	235 15 —	4 6 8	66	254 — —	6 14 4	86	45 6 —	2 12 —
47	198 14 9	3 13 8	67	133 10 —	3 13 8	87	24 4 —	1 6 —
48	324 11 4	6 5 8	68	182 4 —	5 12 8	89	8 12 —	— 8 8
49	338 11 4	6 5 8	69	282 7 —	7 16 —	90	63 13 —	2 16 4
50	327 11 1	6 5 8	70	320 6 —	9 6 4	91	12 9 —	— 13 —
51	471 18 8	9 6 4	71	284 6 —	8 13 4	97	34 4 —	2 12 —
52	326 11 9	6 10 —	72	303 2 —	9 10 8			
53	443 3 7	9 6 4	73	164 4 —	4 19 8			
54	273 2 10	5 17 —	74	341 7 —	11 1 —			
55	294 18 —	6 1 4	75	134 4 —	4 15 4	£.	11,379 3 6	204 17 8

UNITED KINGDOM TEMPERANCE AND GENERAL PROVIDENT INSTITUTION—continued

IV., V. and VI.

Endowment Assurances.—(No Extra Premiums.)

Average Number of Years to run.	WITH IMMEDIATE PROFITS. (OLD SERIES.)				*WITH TONTINE PROFITS. (NEW SERIES.)			WITHOUT PROFITS.		
	Average Present Age.	Sums Assured.	Reversion- ary Bonns.	Annual Premiums.	Average Present Age.	Sums Assured.	Annual Premiums.	Average Present Age.	Sums Assured.	Annual Premiums.
		£.	£. s.	£. s. d.		£.	£. s. d.		£.	£. s. d.
1½	57	75,955	25,740 17	4,339 8 7	54	5,650	576 3 5	52	650	21 6 10
1¾	56	79,675	24,967 13	4,518 13 9	61	14,350	1,520 14 5	64	6,280	461 3 7
2½	55	82,380	25,338 15	4,925 15 8	54	25,100	2,518 17 3	56	900	30 2 7
3½	54	86,430	23,949 4	4,698 18 1	54	26,250	2,493 2 6	60	150	6 9 -
4½	52	77,825	21,287 9	4,083 16 8	55	17,100	1,555 3 -	54	425	22 - 5
5½	51	85,425	21,574 4	4,434 4 3	52	28,700	2,348 4 6	50	325	14 2 5
6½	50	84,400	20,304 4	4,224 17 2	51	30,300	2,297 14 4	54	2,100	74 16 2
7½	50	82,839	19,567 9	3,905 19 4	48	44,350	3,016 14 7	58	50	2 4 -
8½	48	90,425	21,016 7	4,121 - 8	50	45,800	2,936 - 3	48	200	5 7 4
9½	47	85,920	19,334 12	3,667 15 11	47	48,650	3,023 11 2	51	100	2 11 9
10½	47	93,150	18,542 9	3,909 10 2	47	68,750	3,940 9 8	55	50	1 5 8
11½	46	89,650	18,589 12	3,604 15 9	47	113,650	6,360 3 8	44	150	4 4 4
12½	45	80,375	16,230 5	3,132 15 7	44	98,050	5,181 16 2	48	250	6 6 6
13½	44	86,150	15,980 5	3,194 3 -	47	117,485	6,557 17 5	45	100	3 10 10
14½	42	84,122	14,917 -	3,084 3 2	41	108,700	5,177 6 2	56	250	6 6 8
15½	42	91,400	14,970 4	3,305 12 -	40	132,200	6,009 5 5	-	-	-
16½	41	76,550	11,688 14	2,639 - 3	39	134,250	5,757 5 4	49	50	1 6 8
17½	41	57,250	8,871 7	1,044 12 8	39	135,245	5,574 5 8	-	-	-
18½	41	56,775	7,333 13	1,860 14 10	39	139,020	5,542 14 9	42	100	2 8 9
19½	39	41,150	5,473 18	1,355 2 10	36	128,950	4,882 4 4	-	-	-
20½	38	40,300	5,744 8	1,211 - 7	35	122,850	4,358 14 3	49	3,050	136 19 4
21½	39	36,700	5,348 16	1,093 10 9	35	124,720	4,396 17 6	-	-	-
22½	37	23,850	3,518 7	687 4 5	34	114,000	3,847 14 10	38	100	2 2 9
23½	36	22,000	3,024 17	608 13 9	32	122,100	3,997 9 8	-	-	-
24½	35	18,000	2,120 16	491 16 6	32	96,300	2,990 10 8	-	-	-
25½	34	15,800	1,795 2	412 8 1	32	94,150	2,813 4 3	-	-	-
26½	35	12,900	1,518 4	336 16 10	31	66,975	2,056 8 5	-	-	-
27½	33	8,600	930 12	218 6 1	29	63,250	1,827 2 1	33	100	1 17 7
28½	33	6,020	457 10	150 15 2	29	60,175	1,667 19 6	-	-	-
29½	32	6,500	670 4	153 13 2	28	44,675	1,197 16 7	-	-	-
30½	30	2,550	242 8	43 - 3	28	37,500	982 6 4	-	-	-
31½	29	2,950	170 14	59 18 10	27	28,750	734 16 7	-	-	-
32½	28	1,250	131 4	24 19 9	27	27,850	677 13 8	-	-	-
33½	28	800	97 11	16 8 11	27	15,700	378 7 6	-	-	-
34½	27	1,580	188 8	32 8 5	26	13,150	305 1 10	-	-	-
35½	25	100	12 19	1 18 1	24	10,375	231 17 -	-	-	-
36½	27	300	59 17	5 8 3	24	7,300	159 11 6	-	-	-
37½	-	-	-	-	22	6,000	132 14 6	-	-	-
38½	-	-	-	-	24	3,500	70 1 7	-	-	-
39½	-	-	-	-	22	3,050	64 2 3	-	-	-
40½	-	-	-	-	22	1,775	35 13 11	-	-	-
41½	24	200	21 16	3 10 2	20	950	18 14 6	-	-	-
42½	-	-	-	-	20	1,000	17 13 9	-	-	-
43½	-	-	-	-	18	1,550	29 4 5	-	-	-
44½	-	-	-	-	17	400	6 13 -	-	-	-
45½	-	-	-	-	16	1,600	27 11 4	-	-	-
46½	-	-	-	-	19	100	1 8 6	-	-	-
47½	-	-	-	-	13	100	1 13 -	-	-	-
48½	-	-	-	-	12	1,000	16 10 -	-	-	-
49½	-	-	-	-	-	-	-	-	-	-
50½	-	-	-	-	15	400	6 1 8	-	-	-
51½	-	-	-	-	14	300	4 11 3	-	-	-
TOTALS - £.		1,788,246	381,731 14	76,522 18 4		2,534,095	110,325 19 10		15,360	806 13 2

* No Bonus had been declared at the date of Valuation on Endowment Assurances with Tontine Profits.

UNITED KINGDOM TEMPERANCE AND GENERAL PROVIDENT INSTITUTION—*continued.*

IV., V. and VI.—*continued.*

Endowment Assurances.—(No Extra Premiums.)

WITH IMMEDIATE PROFITS. (NEW SERIES.)							
Average Number of Annual Premiums to Pay.	Average Present Age.	Sums Assured.	Annual Premiums.	Average Number of Annual Premiums to Pay.	Average Present Age.	Sums Assured.	Annual Premiums.
		£.	£. s. d.			£.	£. s. d.
11	39	1,000	73 13 4	31	26	11,050	355 16 9
13	40	2,500	175 15 2	32	25	7,075	220 10 10
14	40	13,750	1,033 16 10	33	24	7,925	239 8 11
15	43	11,250	832 2 7	34	26	7,000	208 14 7
16	42	6,950	466 17 8	35	23	4,900	139 7 1
17	39	8,000	543 6 7	36	24	2,400	66 12 11
18	39	10,775	644 3 5	37	23	2,650	70 - 9
19	36	9,450	510 11 11	38	25	2,250	59 10 5
20	34	11,950	608 7 1	39	21	2,150	52 18 8
21	35	6,400	318 10 6	40	21	550	13 9 11
22	34	8,550	407 14 -	41	19	200	4 13 6
23	33	11,875	533 16 4	42	18	550	12 4 9
24	33	12,926	551 1 8	43	17	100	2 3 2
25	31	11,150	455 17 2	44	16	350	7 13 3
26	29	10,500	410 18 2	45	20	100	2 3 2
27	30	11,450	430 5 5	46	14	100	1 19 2
28	29	16,850	614 12 6	47	18	150	3 6 2
29	30	8,950	316 3 11	48	12	100	1 16 10
30	26	10,950	366 13 10				
						£. 235,426	10,756 18 11

Endowment Assurances.—(Re-assurances.)

WITH TONTINE PROFITS. (NEW SERIES.)				WITH IMMEDIATE PROFITS. (NEW SERIES.)			
Average Number of Years to Run.	Average Present Age.	Sums Assured.	Annual Premiums.	Average Number of Annual Premiums to Pay.	Average Present Age.	Sum Assured.	Annual Premium.
		£.	£. s. d.			£.	£. s. d.
3	61	1,000	89 10 10	14	43	2,500	188 8 9
4	79	1,500	183 15 -				
11	47	3,000	199 2 6				
13	61	5,000	454 7 6				
18	46	6,500	282 15 -				
22	27	2,500	97 5 10				
		£. 19,500	1,306 16 8			£. 2,500	188 8 9

UNITED KINGDOM TEMPERANCE AND GENERAL PROVIDENT INSTITUTION—*continued.*IV., V. and VI.—*continued.*

Joint Lives Assurances.—(No Extra Premiums.)

Sum of Ages.	Ages taken as	WITH PROFITS.			WITHOUT PROFITS.	
		Sums Assured.	Reversionary Bonus.	Annual Premiums.	Sums Assured.	Annual Premiums.
		£.	£. s.	£. s. d.	£.	£. s. d.
49	27 and 22	600	3 14	18 19 5	—	—
56	30 " 26	600	—	20 12 3	—	—
57	31 " 26	300	—	10 14 2	—	—
58	31 " 27	—	—	—	—	—
59	32 " 27	450	—	16 10 4	—	—
60	32 " 28	200	—	7 6 9	—	—
61	33 " 28	—	—	—	—	—
62	33 " 29	100	—	3 12 8	—	—
63	34 " 29	700	2 3	25 15 10	100	3 10
64	34 " 30	200	—	8 2 10	—	—
65	35 " 30	400	—	16 4 8	—	—
66	35 " 31	300	—	11 5 11	—	—
67	36 " 31	200	—	6 18 1	—	—
68	36 " 32	1,600	—	64 19 6	—	—
69	37 " 32	900	32 5	34 2 7	—	—
70	37 " 33	—	—	—	—	—
71	38 " 33	200	10 5	6 13 7	—	—
72	38 " 34	300	10 9	10 11 11	—	—
73	39 " 34	100	—	4 13 6	—	—
74	39 " 35	300	—	12 13 -	—	—
75	40 " 35	750	—	28 - 5	—	—
76	40 " 36	100	6 14	3 18 3	—	—
77	41 " 36	500	32 12	21 4 9	—	—
78	41 " 37	2,400	174 13	96 8 1	—	—
79	42 " 37	800	113 18	29 16 6	—	—
80	42 " 38	1,300	41 17	56 9 10	—	—
81	43 " 38	600	116 11	21 1 2	—	—
82	43 " 39	1,450	234 4	52 7 2	—	—
83	44 " 39	2,950	164 18	127 18 11	—	—
84	44 " 40	400	5 17	16 14 -	50	1 10 3
85	45 " 40	1,100	81 16	52 13 3	—	—
86	45 " 41	100	50 7	2 8 -	—	—
87	46 " 41	6,350	64 17	329 1 5	—	—
88	46 " 42	5,650	761 6	245 14 6	—	—
89	47 " 42	200	16 4	8 10 4	—	—
90	47 " 43	1,700	161 12	71 9 9	—	—
91	48 " 43	600	185 5	23 1 8	—	—
92	48 " 44	1,350	126 8	60 8 11	—	—
93	49 " 44	900	196 9	37 19 0	—	—
94	49 " 45	2,050	550 -	67 18 2	—	—
95	50 " 45	3,400	637 6	160 5 11	—	—
96	50 " 46	2,700	207 1	165 2 1	—	—
97	51 " 46	3,750	435 15	204 12 4	—	—
98	51 " 47	1,550	471 8	63 12 8	50	1 19
99	52 " 47	2,009	368 13	91 18 5	—	—
100	52 " 48	1,300	221 19	55 10 9	50	2 1 4
101	53 " 48	1,600	661 4	66 1 1	200	9 14 8
102	53 " 49	500	115 5	21 3 7	—	—
103	54 " 49	1,100	535 11	43 10 1	—	—
104	54 " 50	1,375	327 17	70 8 6	—	—
105	55 " 50	1,900	521 9	88 - 2	201	7 19 6
106	55 " 51	6,600	1,049 15	380 14 3	—	—
107	56 " 51	2,550	1,070 -	104 17 10	—	—
108	56 " 52	1,900	891 13	81 19 4	—	—
109	57 " 52	1,500	567 6	65 10 3	—	—
110	57 " 53	3,250	636 3	169 7 6	—	—
111	58 " 53	2,600	644 9	129 12 2	—	—
112	58 " 54	1,850	445 1	84 16 7	—	—
113	59 " 54	1,650	308 6	53 7 5	—	—
114	59 " 55	3,275	1,338 13	154 19 4	—	—
115	60 " 55	3,675	852 14	222 2 -	150	6 2 2
116	60 " 56	5,100	2,423 9	230 11 4	—	—
117	61 " 56	1,100	161 13	25 2 2	100	3 - 11
118	61 " 57	1,850	609 15	97 - 3	100	3 4 10
119	62 " 57	3,045	1,264 -	151 5 4	50	1 15 8
120	62 " 58	1,400	795 16	71 15 1	—	—
121	63 " 58	6,050	3,040 9	332 13 11	125	4 13 7
122	63 " 59	1,300	606 19	50 10 -	—	—
123	64 " 59	1,125	440 1	71 17 1	—	—
124	64 " 60	1,850	908 6	74 2 6	—	—
125	65 " 60	2,075	1,079 3	90 15 7	50	2 - 9
126	65 " 61	1,700	603 9	98 19 7	—	—
127	66 " 61	1,000	432 19	28 7 5	50	1 15 10
128	66 " 62	2,000	1,052 2	70 1 2	100	3 17 -
129	67 " 62	2,000	453 9	134 14 11	—	—
130	67 " 63	1,050	445 1	31 10 6	—	—
131	68 " 63	1,300	687 1	47 17 8	—	—
132	68 " 64	1,825	688 6	81 7 3	100	2 17 8
133	69 " 64	600	235 12	14 15 11	100	3 11
134	69 " 65	1,750	689 -	77 10 :	—	—

UNITED KINGDOM TEMPERANCE AND GENERAL PROVIDENT INSTITUTION—*continued.*IV., V. and VI.—*continued.*Joint Lives Assurances.—(No Extra Premiums)—*continued.*

Sum of Ages.	Ages taken as	WITH PROFITS.			WITHOUT PROFITS.	
		Sums Assured.	Reversionary Bonus.	Annual Premiums.	Sums Assured.	Annual Premiums.
		£.	£. s.	£. s. d.	£.	£. s. d.
135	70 and 65	1,400	578 11	37 1 1	—	—
136	70 " 66	1,100	506 15	36 15 9	—	—
137	71 " 66	600	193 13	8 7 8	—	—
138	71 " 67	1,025	575 —	39 4 3	—	—
139	72 " 67	800	198 —	6 6 8	—	—
140	72 " 68	900	485 19	35 1 1	50	2 6 —
141	73 " 68	475	275 11	20 8 6	50	2 1 4
142	73 " 69	1,275	346 11	12 10 4	—	—
143	74 " 69	1,050	413 4	34 2 4	—	—
144	74 " 70	250	171 16	11 5 11	—	—
145	75 " 70	1,150	680 12	37 17 11	—	—
146	75 " 71	300	72 7	1 6 5	—	—
147	76 " 71	1,000	566 2	33 2 9	300	11 19 11
148	76 " 72	600	363 15	21 3 1	—	—
149	77 " 72	600	368 15	24 9 6	—	—
150	77 " 73	850	529 15	30 12 8	—	—
151	78 " 73	475	281 5	15 3 7	50	4 1 4
152	78 " 74	350	239 4	14 14 6	50	2 7 7
153	79 " 74	550	261 11	10 7 1	—	—
154	79 " 75	800	142 4	— 19 7 3*	—	—
155	80 " 75	250	35 14	— 6 12 5*	—	—
156	80 " 76	100	—	4 18 4	250	17 11 4
157	81 " 76	500	367 9	23 7 1	—	—
158	81 " 77	100	76 16	5 5 10	—	—
159	82 " 77	500	361 18	22 3 4	—	—
160	82 " 78	200	68 2	— 25 19 10*	—	—
161	83 " 78	100	76 16	5 — 1	—	—
162	83 " 79	200	95 9	1 8 1	—	—
163	84 " 79	—	—	—	50	3 3 6
164	84 " 80	—	—	—	—	—
165	85 " 80	425	337 1	22 1 8	—	—
167	86 " 81	350	13 12	— 25 1 6*	—	—
169	87 " 82	75	61 5	4 3 11	—	—
3 Lives	78, 51, and 49	1,000	201 —	131 13 —	—	—
"	63, 50, and 32	6,000	887 —	473 5 —	—	—
4 Lives	64, 37, 33, and 32	2,500	373 —	199 13 9	—	—
	£.	154,895	42,293 14	7,137 13 3	2,376	103 5 2

* In these cases the reductions by Bonus have exceeded the Premium by the amounts shown.

JOINT LIVES POLICIES.

Re-assurances.

Ages taken as	WITH PROFITS.		
	Sums Assured.	Reversionary Bonus.	Annual Premiums.
	£.	£. s.	£. s. d.
63, 50 and 32	6,000	1,010 10	466 5 —
63 and 58	2,000	1,043 13	112 16 8
£.	8,000	2,054 3	579 1 8

UNITED KINGDOM TEMPERANCE AND GENERAL PROVIDENT INSTITUTION—*continued.*IV., V. and VI.—*continued.*

CLASS OF ASSURANCE.	WITH PROFITS.				WITHOUT PROFITS.		
	Sums Assured.	Rever- sionary Bonus.	Annual Premiums.	Total Premiums Received.	Sums Assured.	Annual Premiums.	Total Premiums Received.
	£.	£. s.	£. s. d.	£.	£.	£. s. d.	£.
Limited Payments, non-forfeitable -	514,747	23,637 14	17,098 3 3	133,916	39,492	878 19 3	15,938
Limited Payments, by Profits -	2,150	242 2	—	1,203	—	—	—
Half-premium, 1st Stage -	52,550	—	844 11 11	1,541	4,400	114 12 8	453
Endowment Assurances, Guaranteed Bonuses.	144,300	—	7,398 10 1	20,787	—	—	—
Endowment Assurances, Limited Payments.	32,549	3,319 17	839 1 5	18,810	3,002	—	1,826
Endowment Assurances, Limited Payments, Tontine Bonuses.	35,760	—	763 15 11	22,126	—	—	—
Joint Lives Endowment Assurances -	6,850	1,789 9	622 18 5	5,369	100	5 2 10	41
Joint Lives, Limited Payments -	2,400	449 -	4 13 2	2,006	507	35 12 11	78
Joint Lives, Half-Premiums -	—	—	—	—	4,000	208 - -	976
Increasing and Decreasing Premiums -	—	—	—	—	2,400	85 1 4	2,096
Increasing Sum Assured -	—	—	—	—	200	5 8 -	116
Temporary -	—	—	—	—	34,225	810 19 1	3,374
Diminishing Maximum Assurances -	—	—	—	—	16,373	273 10 -	519
Last Survivor -	—	—	—	—	4,761	63 1 6	1,436
Contingent -	—	—	—	—	12,700	207 17 2	2,579
Issue -	—	—	—	—	13,421	—	882
Whole Life, with "Name and Arms" Risk.	—	—	—	—	12,000	288 18 4	2,770
Endowments, Premiums Returnable at Death.	—	—	—	—	5,725	190 16 11	1,816
£.	791,306	29,438 2	27,571 14 2	205,758	153,306	3,168 - -	34,900

RE-ASSURANCES.

CLASS OF ASSURANCE.	WITH PROFITS.				WITHOUT PROFITS.		
	Sums Assured.	Rever- sionary Bonus.	Annual Premiums.	Total Premiums Received.	Sums Assured.	Annual Premiums.	Total Premiums Received.
	£.	£.	£. s. d.	£.	£.	£. s. d.	£.
Limited Payments, non-forfeitable -	14,000	242	778 2 6	2,477	425	—	278
Temporary -	—	—	—	—	15,000	497 7 6	2,313
£.	14,000	242	778 2 6	2,477	15,425	497 7 6	2,591

THE WORKING MAN'S SECTION.—Without Profits.

CLASS OF ASSURANCE.	Sums Assured.	Annual Premiums.	Total Premiums Received.
	£. s. d.	£. s. d.	£.
Endowment Assurances -	79 16 7	2 7 8	66

UNITED KINGDOM TEMPERANCE AND GENERAL PROVIDENT INSTITUTION
—continued.

VII.

IMMEDIATE ANNUITIES.

Age.	Amount.	Age.	Amount.	Age.	Amount.
	£. s. d.		£. s. d.		£. s. d.
41	5 15 -	63	30 - -	78	249 - -
47	26 - -	64	25 - -	79	175 6 -
48	20 - -	65	10 - -	80	45 4 -
49	20 - -	66	8 - -	81	22 - -
50	20 - -	67	97 6 -	82	105 - -
52	30 - -	68	113 - -	83	143 12 -
53	35 - -	69	10 - -	84	125 - -
55	40 - -	70	20 - -	85	20 - -
56	97 1 -	71	202 2 -	86	159 13 -
57	30 - -	72	112 3 -	87	400 11 -
58	60 16 -	73	179 3 -	88	45 10 -
59	115 - -	74	75 - -	89	35 - -
60	91 11	75	380 - -	90	12 - -
61	100	76	298 - -	91	92 5 -
62	70	77	106 1 -	92	135 - -
				£.	4,191 19 -

VIII.

Class of Annuity.	Amount.	Annual Premiums.	Consideration Money or Single Premiums.	Total Annual Premiums Received.
	£. s. d.	£. s. d.	£. s. d.	£.
Deferred :				
Premiums not returnable . . .	15 - -	1 15 9	—	54
Premiums returnable	45 - -	9 16 2	—	248
Reversionary	155 - -	37 5 5	—	984
Last Survivor	173 19 -	—	2,042 10 -	—
Annuity Certain	100 16 6	—	1,500 - -	—
£.	489 15 6	48 17 4	3,542 10 -	1,286

IX.

The average rate of interest yielded by the Assurance Fund during each of the five years 1896-1900 is as follows :—

	£. s. d.	per cent.
1896 - - - - -	3 15 -	
1897 - - - - -	3 16 -	"
1898 - - - - -	3 14 9	"
1899 - - - - -	3 12 8	"
1900 - - - - -	3 11 11	"

These rates are calculated by dividing the interest income of each year (less Income Tax) by the mean fund of the year, less half the year's interest income.

UNITED KINGDOM TEMPERANCE AND GENERAL PROVIDENT
INSTITUTION—continued.

X.

The surrender values of whole life assurances (exclusive of bonus additions) are calculated by the formula $A_{x+n}-P_{x+1}(1+a_{x+n})$ or ${}_nV_{x+1}$ Hm. 4 per cent., where "x" denotes the entry age and "n" the years of duration of the policy. The following are examples under policies of £1,000:—

Years' Premiums Paid (n).	AGE AT ENTRY (x).			
	20	30	40	50
	£. s. d.	£. s. d.	£. s. d.	£. s. d.
5	28 6 -	42 4 -	63 2 -	91 1 -
10	70 17 -	101 7 -	148 18 -	210 11 -
15	118 14 -	170 2 -	242 16 -	330 10 -
20	173 3 -	246 2 -	342 7 -	449 11 -
25	236 8 -	329 6 -	442 5 -	559 15 -
30	306 6 -	417 10 -	541 9 -	652 9 -
35	382 17 -	505 19 -	638 5 -	—
40	464 - -	593 16 -	—	—
45	545 8 -	675 3 -	—	—

The surrender values of endowment assurances are calculated on the same principles. Reversionary bonuses and reductions of premium are valued by the Hm 4 per cent. table.

Note.

The Institution has no business at other than European rates.

In the case of lives which are considered below the average standard of health, and which would be accepted only at an advanced rate of premium, the plan adopted is to charge the ordinary rate of premium for the actual age of the life, and to make the policy chargeable with a debt, such debt being diminished every year until it is extinguished. In the valuation these lives were treated at their real ages, the debt contingently payable being considered equivalent for the additional risk. When, as in some cases, an increased premium is actually payable on account of the life being below average health, the corresponding advanced age is assumed in the valuation, and such extra payments are shown in answers Nos. 3 and 5 of this schedule.

W. S. Caine, Chairman.
W. Hind Smith, } Directors.
T. Vezev Strong, }
Thos. P. Whittaker, Managing Director.
Johnson Brooks, Secretary.

LONDON ASSURANCE CORPORATION.

(Third and Fourth Schedules.)

REVENUE ACCOUNTS

Of the London Assurance Corporation, for the year ending 31st December 1900.

LIFE ASSURANCE ACCOUNT—NON-PARTICIPATING SERIES.

	£.	s.	d.		£.	s.	d.
Amount of Life Assurance Fund at 31st December 1899	643,500	19	3	Claims under Life Policies after deduction of sums re-assured	63,682	-	-
Premiums after deduction of re-assurance Premiums	39,534	5	2	Surrenders	2,075	19	9
Interest and Dividends	25,925	14	1	Annuities	2,177	8	-
Less Income Tax	1,083	7	-	Commission	1,065	4	3
	24,842	7	1	Expenses of management (apportioned)	3,297	11	8
Fees	44	15	-	Abatement of Premiums	4,134	4	8
Profit on Reversions	1,982	15	-	Portion of Profits appropriated to Shareholders carried to Profit and Loss Account	14,000	-	-
	709,905	1	6	Less expenses of management as above	3,297	11	8
					10,702	8	4
				Amount of Life Assurance Fund at 31st December 1900, as per Balance Sheet	622,830	4	10
					709,905	1	6

LIFE ASSURANCE ACCOUNT—PARTICIPATING SERIES.

	£.	s.	d.		£.	s.	d.
Amount of Life Assurance Fund at 31st December 1899	1,506,970	18	5	Claims under Life Policies after deduction of sums re-assured	100,914	14	11
Premiums after deduction of re-assurance Premiums	121,162	3	5	Surrenders	3,786	19	-
Interest and Dividends	60,781	7	6	Commission	5,513	3	9
Less Income Tax	2,531	19	8	Expenses of management (apportioned)	10,106	4	5
	58,229	7	10	Bonus taken in abatement of Premiums	598	4	1
Profit on Reversions	3,536	2	6	Bonus paid in Cash	73	9	-
				Portion of Profits appropriated to Shareholders carried to Profit and Loss Account	14,362	-	-
				Less expenses of management, as above	10,106	4	5
					4,255	15	7
				Amount of Life Assurance Fund at 31st December 1900, as per Balance Sheet	1,564,650	1	5
	1,689,898	12	2		1,689,898	12	2

FIRE ACCOUNT.

	£.	s.	d.		£.	s.	d.
Amount of Fire Insurance Fund at 31st December 1899	684,657	17	2	Losses after deduction of re-assurances and salvages	261,056	17	1
Premiums after deduction of re-assurances and returns	408,082	14	4	Expenses of management (apportioned)	76,493	16	9
Interest and Dividends	24,235	17	-	Commission	69,140	8	5
Less Income Tax	649	5	9	Bad Debts	1	19	10
	23,586	11	3	Carried to Profit and Loss Account	45,000	-	-
	1,116,327	2	9	Amount of Fire Insurance Fund at 31st December 1900, as per Balance Sheet	674,634	-	8
					1,116,327	2	9

MARINE ACCOUNT.

	£.	s.	d.		£.	s.	d.
Amount of Marine Insurance Fund at 31st December 1899	110,333	2	5	Losses after deduction of re-assurances and salvages on account of 1900 and former years	173,204	7	10
Premiums after deduction of brokerage, discount, re-assurances, and returns	239,051	9	5	Expenses of management (apportioned)	27,153	16	9
Interest and Dividends	3,905	12	5	Agents' Commission	12,751	15	10
Less Income Tax	104	12	7	Bad Debts	151	13	8
	3,800	19	10	Amount of Marine Insurance Fund at 31st December 1900, as per Balance Sheet	139,923	17	7
	353,185	11	8		353,185	11	8

LONDON ASSURANCE CORPORATION—*continued.*

PROFIT AND LOSS ACCOUNT.

	£.	s.	d.		£.	s.	d.
Balance of Account at 31st December 1899	141,264	5	4	Dividends to Shareholders	89,655	-	-
Interest and Dividends not carried to other Accounts	32,373	6	-	Income Tax	673	1	7
Less Income Tax	867	5	9	Balance, as per Balance Sheet	142,426	7	11
	31,506	-	3				
Transferred from Life Assurance Accounts—							
Non-participating	10,702	8	4				
Participating	4,255	15	7				
	14,958	3	11				
Transferred from Fire Account	45,000	-	-				
Transfer Fees	26	-	-				
	45,026	-	-				
	232,754	9	6		232,754	9	6

BALANCE SHEET

Of the London Assurance Corporation on the 31st December 1900.

LIABILITIES.		£.	s.	d.	ASSETS.		£.	s.	d.
Shareholders' Capital, 896,550 <i>l.</i> , of which is paid up		448,275	-	-	Mortgages on Property within the United Kingdom	809,593	9	4	
General Reserve Fund		325,000	-	-	Loans upon Parliamentary Rates	319,710	14	8	
Life Assurance Funds:—	£.	s.	d.		Loans upon Rent-charges	3,709	16	10	1,133,014 - 10
Non-Participating	622,830	4	10		Loans on the Corporation's Life Policies				54,845 3 8
Participating	1,564,650	1	5	2,187,480 6 3	Loans on Railway and on other Securities				113,108 11 8
Fire Fund	674,634	-	8		Investments:—				
Marine Fund	139,923	17	7	814,557 18 3	British Government Securities, viz.:—	£.	s.	d.	
Profit and Loss				142,426 7 11	211,273 <i>l.</i> 11 <i>s.</i> Consols	189,463	6	7	
				3,917,739 12 5	Turkish 4 per cent. Guaranteed Bonds	22,900	-	-	212,363 6 7
Outstanding Life Claims	£.	s.	d.		Colonial Government Securities				49,850 - -
Do. Fire Losses	38,628	7	2		Foreign Government Securities				255,950 4 7
Do. Marine Losses	1,144	8	1		Municipal Securities				236,881 11 7
Do. Dividends to Shareholders	5,466	15	-		Railway and other Debentures and Debenture Stocks				853,940 7 11
Do. Income Tax	843	1	2		Railway and other Preferred and Ordinary Stocks				535,485 15 9
Fire Premiums due to other Companies	15,930	16	4		Indian Railway Annuities Guaranteed				55,803 - -
Life Premiums paid in advance	393	16	8		Ground Rents				144,219 13 8
Marine Premiums due to other Companies	7,973	16	4		Reversions				36,365 8 3
Clerks' Savings Fund	7,472	12	6	102,609 14 3	Life Interests				1,116 19 3
					Premises Account				2,614 11 1
					Agents' Balances, viz.:—	£.	s.	d.	
					Life	14,148	-	2	
					Fire	64,172	17	8	
					Marine	56,131	10	6	134,452 8 4
					Loans upon Personal Security				555 14 2
					Outstanding Premiums				54,992 4 3
					Ditto Interest				5,533 7 8
					Fire Premiums due by other Companies				3,405 18 6
					Cash:—	£.	s.	d.	
					On Deposit	81,000	-	-	
					In hand and on Current Accounts	44,944	15	11	125,944 15 11
					Bills receivable				9,624 2 2
					Policy Stamps				282 - 10
									4,020,349 6 8

Howard Gilliat, Governor.
W. T. Brand, } Directors.
A. C. Cole, }
J. Clunes, Manager, Life Department.

LONDON ASSURANCE CORPORATION—*continued.*

(Fifth Schedule.)

Statement respecting the VALUATION OF THE LIABILITIES under Life Policies and Annuities of the London Assurance Corporation.

I.

The date up to which the Valuation is made :—

The 31st December, 1900.

II.

The principles upon which the Valuation and Distribution of Profits among the Policy-holders are made, and whether these principles were determined by the instrument constituting the Company, or by its regulations or bye-laws or otherwise :—

The Life Assurance business of the Corporation is carried on under two distinct series—the Non-Participating and the Participating.

The principle upon which the Valuations are made is by estimating on the one hand the present value of the sums assured, including bonus additions, and on the other the present value of the future Premiums payable after deducting the “loading” i. e., the difference between the Premiums payable and the net Premiums. The net Premiums were calculated by the Hm Table of Mortality at three per cent. interest. The difference between the present value of the sums assured, including bonuses, and the present value of the future net Premiums, constitutes what is called in this Schedule the “net liability.”

The principles upon which the Valuations and Distributions of Profits are made are at the discretion of the Court of Directors.

The share of the profits of the Participating Series allotted to the Assured is distributed in proportion to the amount of the Premiums (excluding extra Premiums) that have been paid on each policy during the quinquennium for which the profits are divided. The amount thus allotted may, if desired, be converted either into an equivalent reversionary addition to the Sum Assured, or an equivalent reduction of the future Annual Premium. Policies effected by Single Payments, or by a limited number of Premiums, take the same bonus as corresponding policies under the ordinary Whole Life plan; Double Endowment Assurances take the same bonus as corresponding ordinary Endowment Assurances.

III.

The Table or Tables of Mortality used in the Valuation :—

For the Assurances the Institute of Actuaries' Hm., The Government Annuitants (1883) for the Annuities.

IV.

The Rate or Rates of Interest assumed in the calculations :—

Three per cent.

V.

The proportion of the Annual Premium Income, if any, reserved as a provision for future expenses and profits :—

The whole of the “loading” has been reserved, but the expenses of management are not charged to the Life Assurance Funds, being paid by the Corporation out of its share of the profits.

VI.

CONSOLIDATED REVENUE ACCOUNTS of the London Assurance Corporation.

Non-Participating Series for Five Years, commencing 1st January, 1896, and ending 31st December, 1900.

	£.	s.	d.		£.	s.	d.
Amount of Fund on 1st January 1896	662,166	4	6	Claims under Policies (after deduction of sums re-assured)	257,438	18	8
Premiums (after deduction of re-assurance Premiums)	210,336	1	4	Surrenders	12,195	19	—
Interest and dividends (less Income Tax)	132,419	17	—	Annuities	13,936	7	4
Profit on Reversions	1,982	15	—	Commission	6,065	10	3
Fees	259	—	—	Expenses of Management (apportioned)	16,920	12	—
				Abatement of Premiums	24,682	19	1
				Bad Debts	13	18	8
				Portion of Profits appropriated to Shareholders carried to Profit and Loss Account	70,000	0	0
				Less expenses of Management as above	16,920	12	—
					53,079	8	—
				Amount of Fund on 31st December, 1900	622,830	4	10
£. 1,007,163	17	10		£. 1,007,163	17	10	

LONDON ASSURANCE CORPORATION—continued.

VI.—continued.

Participating Series for Five Years, commencing 1st January 1896, and ending 31st December 1900.

	£.	s.	d.		£.	s.	d.
Amount of Fund on 1st January 1896	1,368,236	17	1	Claims under Policies (after deduction of sums re-assured)	491,946	19	9
Premiums (after deduction of Re-assurance Premiums)	578,750	9	4	Surrenders	32,196	16	1
Interest and Dividend (less Income Tax)	280,645	19	11	Commission	25,873	17	4
Profit on Reversions	6,388	17	6	Expenses of Management (apportioned)	46,597	17	6
				Bonus taken in Abatement of Premiums	4,064	14	9
				Bonus taken in cash	43,925	5	—
				Bad Debts	54	9	6
				Portion of Profits appropriated to Shareholders carried to Profit and Loss Account	71,810	—	—
				Less, Expenses of Management as above	46,597	17	6
					25,212	2	6
				Amount of Fund on 31st December 1900	1,564,650	1	5
£.	2,234,022	3	10	£.	2,234,022	3	10

BALANCE SHEETS, 31st December 1900.

NON-PARTICIPATING SERIES.

	£.	s.	d.		£.	s.	d.
Fund, as above	622,830	4	10	Mortgages on Property within the United Kingdom	140,699	15	10
Outstanding Claims	3,850	—	—	Loans on Parliamentary Rates and Rent-charges	112,691	3	3
Outstanding Income Tax	58	3	9	Loans on the Corporation's Policies	7,018	4	8
Premiums paid in advance	283	10	2	Loans on Railway and on other securities	6,171	12	4
				Investments, viz:—			
				British Government securities	4,883	7	4
				Colonial Government securities	24,975	—	—
				Foreign Government securities	27,539	9	3
				Railway and other Debentures and Debenture Stocks	159,916	1	11
				Railway and other Preference and Ordinary Stocks	68,297	1	6
				Municipal Securities	24,650	—	—
				Ground Rents	39,792	10	4
				Reversions	694	—	—
				Agents' and Branch Balances and Town Premiums unpaid	2,452	4	9
				Outstanding Interest	571	10	11
				Cash:—			
				On Deposit	5,000	—	—
				In Bank of England	1,549	10	11
					6,549	10	11
				Bills receivable	120	5	9
£.	627,021	18	9	£.	627,021	18	9

PARTICIPATING SERIES.

	£.	s.	d.		£.	s.	d.
Fund, as above	1,564,650	1	5	Mortgages on Property within the United Kingdom	492,738	18	9
Outstanding Claims	19,894	9	10	Loans on Parliamentary Rates and Rent-charges	210,729	8	3
Premiums paid in advance	110	6	6	Loans on the Corporation's Policies	47,826	19	—
Bills payable	1,011	11	2	Loans on Railway and other securities	4,500	—	—
				Loans on Personal Security	555	14	2
				Investments viz:—			
				British Government Securities	4,883	7	4
				Colonial Government Securities	19,875	—	—
				Indian Railway Annuities Guaranteed	37,269	—	—
				Foreign Government Securities	9,600	—	—
				Railway and other Debentures and Debenture Stocks	291,263	8	3
				Railway and other Preference and Ordinary Stocks	227,319	6	1
				Municipal Securities	53,970	11	7
				Ground Rents	104,427	3	4
				Reversions	35,671	8	3
				Life Interests	1,116	19	3
				Agents' and Branch Balances and Town Premiums unpaid	29,615	1	1
				Outstanding Interest	4,244	19	8
				Cash:—			
				On Deposit	11,000	—	—
				Less, Overdraft at Bank	3,024	10	7
					7,975	9	5
				Bills receivable	2,083	14	6
£.	1,585,666	8	11	£.	1,585,666	8	11

LONDON ASSURANCE CORPORATION—*continued.*VII.—*continued.*SUMMARY AND VALUATION of the Participating Series of the London Assurance Corporation,
as on 31st December 1900.

DESCRIPTION OF TRANSACTIONS.	Particulars of the Policies for Valuation.				Valuation.			
	Number of Policies.	Sums Assured and Bonuses.	Office Yearly Premiums.	Net Yearly Premiums.	Value by the Institute of Actuaries' HM Table— Interest 3 per cent.			
					Sums Assured and Bonuses.	Office Yearly Premiums.	Net Yearly Premiums.	Net Liability.
I.—WITH PARTICIPATION IN PROFITS.		£.	£. s. d.	£.	£.	£.	£.	£.
For Whole Term of Life	3,906	3,262,750·89	88,979 9 7	67,694·938	1,949,564·2	1,156,876·2	874,365·0	1,076,199·2
For Whole Term of Life, by Limited Payments	274	248,623·06	4,509 15 6	3,827·913	161,783·8	30,755·3	25,384·9	126,406·9
For Whole Term of Life, by Increasing Premiums	19	27,000·00	908 8 11	699·341	14,721·7	17,195·3	13,713·0	1,008·7
For Whole Term of Life, Special	2	12,564·70	406 — 5	312·481	10,111·6	2,542·9	1,971·8	3,139·8
Endowment Assurances	1,606	588,948·58	28,859 19 7	23,236·224	375,723·8	310,512·1	248,359·4	127,364·4
Endowment Assurances, Special	25	35,185·55	1,450 6 8	1,166·490	22,087·9	11,444·0	9,145·2	12,942·7
Double Endowment Assurances	24	6,533·00	490 14 9	418·838	6,424·1	6,517·0	5,558·2	870·9
Joint Lives	13	10,236·45	457 2 —	362·511	6,930·7	4,645·6	3,686·3	3,244·4
Last Survivor	16	24,161·70	256 2 10	221·480	11,617·0	3,241·5	2,691·5	3,925·5
Extra Premiums payable, with Reserve for War Risks	—	—	2,940 11 3	—	6,102·2	—	—	6,102·2
Bonus in Reduction of Premiums—991/2. Ss. per annum	—	—	—	—	7,586·6	—	—	7,586·6
TOTAL Assurances with Profits	5,883	4,216,008·52	129,317 11 6	97,880·216	2,562,658·6	1,543,729·9	1,184,870·3	1,877,783·3
II.—WITHOUT PARTICIPATION IN PROFITS.								
For Whole Term of Life	31	94,075	2,962 4 10	2,513·726	55,076·0	37,140·2	31,477·8	23,593·2
For Whole Term of Life, Special	1	2,000	41 16 8	37·590	828·1	419·0	376·5	451·6
Last Survivor	1	5,000	48 16 —	19·650	954·3	1,216·3	546·3	408·0
Contingent	6	9,300	148 7 4	125·866	1,157·7	1,233·8	1,024·8	182·9
Temporary	3	5,000	120 3 8	—	120·2	—	—	120·2
Issue Risks	2	4,500	—	—	288·8	—	—	288·8
Extra Premiums payable	—	—	37 10 —	—	18·8	—	—	18·8
TOTAL Assurances without Profits	44	119,875	3,358 17 1	2,696·882	58,448·9	40,008·3	33,425·4	25,018·5
TOTAL Assurances	5,927	4,335,878·52	132,671 8 7	100,527·048	2,621,097·5	1,583,738·2	1,218,295·7	1,402,801·8
Deduct Re-Assurances	—	496,368·90	14,480 8 1	11,493·244	280,977·6	193,718·3	153,401·0	127,576·6
NET Amount of Assurances	5,927	3,840,509·62	118,191 — 6	89,033·804	2,340,119·9	1,390,020·9	1,064,894·7	1,275,225·2
Adjustments:—								
Further Reserve for Payment of Claims on proof of death and title	—	—	—	—	—	—	—	12,752·3
Further Reserve for Policies under Limited Payments or Commuted Premiums	—	—	—	—	—	—	—	14,878·0
Outstanding Surrender Values, &c.	—	—	—	—	—	—	—	906·0
							£.	1,303,762·4

VALUATION BALANCE SHEET of the London Assurance Corporation, as on 31st December 1900.

	£. s. d.	£. s. d.	Life Assurance and Annuity Funds, as per Balance Sheet, viz. :—	£. s. d.
Net Liability under Assurance and Annuity transactions, Non-Participating Series (as per Summary Statement provided in Schedule 5)	516,013 — —		Non-Participating Series	622,330 4 10
Surplus	107,817 4 10	622,830 4 10	Participating	1,564,660 1 5
Net Liability under Assurance transactions, Participating Series (as per Summary Statement provided in Schedule 5)	1,303,762 8 —			
Surplus	280,837 13 5	1,564,660 1 5		
	£.	2,187,480 6 3		£.
				2,187,480 6 3

LONDON ASSURANCE CORPORATION—*continued.*VII.—*continued.*SUMMARY AND VALUATION of the Participating Series of the London Assurance Corporation,
as on 31st December 1900.

DESCRIPTION OF TRANSACTIONS.	Particulars of the Policies for Valuation.				Valuation.			
	Number of Policies.	Sums Assured and Bonuses.	Office Yearly Premiums.	Net Yearly Premiums.	Value by the Institute of Actuaries' HM Table— Interest 3 per cent.			
		£.	£. s. d.	£.	£.	£.	£.	£.
I.—WITH PARTICIPATION IN PROFITS.								
For Whole Term of Life	3,905	3,262,750-89	88,979 9 7	67,594-938	1,949,564-2	1,156,876-2	874,965-0	1,075,199-2
For Whole Term of Life, by Limited Pay- ments	274	248,623-05	4,569 15 6	3,827-913	161,783-8	30,755-8	25,884-9	126,398-9
For Whole Term of Life, by Increasing Premiums	19	27,000-00	908 8 11	690-841	14,721-7	17,195-8	18,718-0	1,008-7
For Whole Term of Life, Special	2	12,564-70	405 - 5	312-481	10,111-6	2,542-9	1,971-8	3,139-8
Endowment Assurances	1,605	588,948-58	28,859 19 7	23,236-224	375,723-8	310,512-1	248,359-4	127,864-4
Endowment Assurances, Special	25	35,185-55	1,450 6 8	1,166-490	22,087-9	11,444-0	9,145-2	12,942-7
Double Endowment Assurances	24	6,533-00	490 14 9	418-838	6,424-1	6,517-0	5,558-2	870-9
Joint Lives	13	10,236-45	457 2 -	362-511	6,980-7	4,645-6	3,686-8	3,244-4
Last Survivor	16	24,161-70	256 2 10	221-480	11,617-0	3,241-5	2,691-5	3,925-5
Extra Premiums payable, with Reserve for War Risks	—	—	2,940 11 3	—	6,102-2	—	—	6,102-2
Bonus in Reduction of Premiums—9911. 8s. per annum	—	—	—	—	7,586-6	—	—	7,586-6
TOTAL Assurances with Profits	5,883	4,216,008-52	129,317 11 6	97,880-216	2,562,858-6	1,543,729-9	1,184,870-3	1,877,738-3
II.—WITHOUT PARTICIPATION IN PROFITS.								
For Whole Term of Life	31	94,075	2,962 4 10	2,513-726	55,076-0	87,140-2	31,477-8	23,593-2
For Whole Term of Life, Special	1	2,000	41 16 8	37-590	828-1	419-0	376-5	451-6
Last Survivor	1	5,000	48 15 -	19-650	954-3	1,216-8	546-3	408-0
Contingent	6	9,900	148 7 4	125-866	1,157-7	1,233-8	1,024-8	182-9
Temporary	3	5,000	120 3 8	—	120-2	—	—	120-2
Issue Risks	2	4,500	—	—	288-8	—	—	288-8
Extra Premiums payable	—	—	87 10 -	—	18-8	—	—	18-8
TOTAL Assurances without Profits . . .	44	119,875	3,358 17 1	2,696-882	58,443-9	40,009-3	33,425-4	25,018-5
TOTAL Assurances	5,927	4,335,878-53	132,671 8 7	100,527-048	2,621,007-5	1,583,739-2	1,218,295-7	1,402,801-8
Deduct Re-Assurances	—	496,368-90	14,480 8 1	11,493-244	280,977-6	198,718-3	153,401-0	127,576-6
NET Amount of Assurances	5,927	3,840,509-62	118,191 - 6	89,033-804	2,340,119-9	1,385,020-9	1,064,894-7	1,275,225-2
Adjustments:—								
Further Reserve for Payment of Claims on proof of death and title . . .	—	—	—	—	—	—	—	12,752-3
Further Reserve for Policies under Limited Payments or Commuted Premiums	—	—	—	—	—	—	—	14,878-9
Outstanding Surrender Values, &c. . . .	—	—	—	—	—	—	—	906-0
							£.	1,803,762-4

VALUATION BALANCE SHEET of the London Assurance Corporation, as on 31st December 1900.

	£. s. d.	£. s. d.	Life Assurance and Annuity Funds, as per Balance Sheet, viz. :—	£. s. d.
Net Liability under Assurance and Annuity transactions, Non-Participating Series (as per Summary Statement provided in Schedule 5)	515,013 - -		Non-Participating Series	622,830 4 10
Surplus	107,817 4 10	622,830 4 10	Participating	1,564,650 1 5
Net Liability under Assurance transactions, Participating Series (as per Summary Statement provided in Schedule 5)	1,303,762 8 -			
Surplus	280,837 13 5	1,564,650 1 5		
	£.	2,187,480 6 3		£.
				2,187,480 6 3

LONDON ASSURANCE CORPORATION—*continued.*

VIII.

the time during which a policy must be in force in order to entitle it to share in the profits :—

All policies of the Participating Series in force at the date of the valuation are entitled to share, except those policies by increasing premiums on which at least one of the ultimate full premiums has not been paid.

IX.

The results of the valuation, showing—

(1.) The total amount of profit made by the Company :—

Under the Non-Participating Series 107,817*l.*, whereof 75,000*l.* was divided.

Of this, 8,704*l.* was carried forward from the previous valuation.

Under the Participating Series 270,076*l.* of which 9,188*l.* was paid as interim bonus to policy holders during the quinquennium, leaving a balance of 260,888*l.*, of which 230,002*l.* was divided. Of this, 8,654*l.* was carried forward from the previous valuation.

(2.) The amount of profit divided among the policy holders, and the number and amount of the policies which participated :—

Under the Participating Series, 150,272*l.* (excluding 9,188*l.* paid as interim bonus), among 5,865 policies for 3,799,059*l.*

(3.) Specimens of Bonuses Allotted to Policies of 100*l.* at the Present Division.

Age at Entry.	POLICIES IN FORCE FOR					
	5 Years.			10 Years.		
	Reversionary Bonus.	Cash Bonus.	Reduction of the Annual Premium.	Reversionary Bonus.	Cash Bonus.	Reduction of the Annual Premium.
	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.
20	7 6 -	2 15 -	- 2 1	6 16 -	2 15 -	- 2 3
30	7 16 -	3 8 -	- 3 1	7 3 -	3 8 -	- 3 4
40	8 11 -	4 9 -	- 4 11	7 16 -	4 9 -	- 5 6
50	10 2 -	6 6 -	- 9 -	9 6 -	6 6 -	- 10 8
	15 Years.			20 Years.		
	Reversionary Bonus.	Cash Bonus.	Reduction of the Annual Premium.	Reversionary Bonus.	Cash Bonus.	Reduction of the Annual Premium.
	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.
20	6 5 -	2 15 -	- 2 6	5 15 -	2 15 -	- 2 8
30	6 10 -	3 8 -	- 3 9	5 19 -	3 8 -	- 4 2
40	7 3 -	4 9 -	- 6 4	6 12 -	4 9 -	- 7 6
50	8 13 -	6 6 -	- 12 11	8 1 -	6 6 -	- 15 11
	25 Years.			30 Years.		
	Reversionary Bonus.	Cash Bonus.	Reduction of the Annual Premium.	Reversionary Bonus.	Cash Bonus.	Reduction of the Annual Premium.
	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.
20	5 5 -	2 15 -	- 3 -	4 16 -	2 15 -	- 3 5
30	5 9 -	3 8 -	- 4 10	5 1 -	3 8 -	- 5 9
40	6 3 -	4 9 -	- 9 2	5 15 -	4 9 -	- 11 4
50	7 12 -	6 6 -	1 - 2	7 6 -	6 6 -	1 6 1

THE LONDON ASSURANCE CORPORATION—*continued.**(Sixth Schedule.)*

Statement of the LIFE ASSURANCE AND ANNUITY BUSINESS of the London Assurance Corporation on the 31st December 1900.

I.

Annual Premiums for the Assurance of £100 for the Whole Term of a Single Life.

Age next Birthday.	WITHOUT PROFITS.	WITH PROFITS.	Age next Birthday.	WITHOUT PROFITS.	WITH PROFITS.
	Annual Premium.	Annual Premium.		Annual Premium.	Annual Premium.
	£. s. d.	£. s. d.		£. s. d.	£. s. d.
15	1 9 2	1 15 1	40	2 15 6	3 4 11
16	1 10 2	1 16 1	41	2 17 6	3 6 11
17	1 11 2	1 17 2	42	2 19 7	3 9 1
18	1 12 1	1 18 2	43	3 1 9	3 11 4
19	1 12 11	1 19 -	44	3 4 -	3 13 9
20	1 13 7	1 19 10	45	3 6 4	3 16 5
21	1 14 1	2 - 8	46	3 8 10	3 19 2
22	1 14 6	2 1 4	47	3 11 6	4 2 -
23	1 15 1	2 2 2	48	3 14 3	4 4 11
24	1 15 9	2 3 -	49	3 17 3	4 8 1
25	1 16 5	2 4 -	50	4 - 5	4 11 5
26	1 17 2	2 5 -	51	4 3 9	4 14 11
27	1 18 1	2 6 -	52	4 7 3	4 18 8
28	1 19 -	2 7 2	53	4 11 1	5 2 8
29	2 - -	2 8 4	54	4 15 2	5 6 11
30	2 1 1	2 9 6	55	4 19 6	5 11 5
31	2 2 3	2 10 8	56	5 4 1	5 16 11
32	2 3 5	2 12 -	57	5 9 -	6 2 10
33	2 4 8	2 13 4	58	5 14 2	6 9 1
34	2 5 11	2 14 9	59	5 19 7	6 15 9
35	2 7 4	2 16 3	60	6 5 4	7 2 11
36	2 8 9	2 17 10	61	6 11 5	7 10 5
37	2 10 3	2 19 5	62	6 17 11	7 18 6
38	2 11 11	3 1 2	63	7 5 -	8 7 -
39	2 13 10	3 3 -	64	7 12 7	8 16 -

LONDON ASSURANCE CORPORATION—continued.

II. and III.

Total amount assured on lives for the Whole Term of Life in existence on the 31st December 1900, and amount of Premiums receivable annually for each year of life after deducting the abatements made by the application of Bonuses in respect of the said Assurances.

AGE.	NON-PARTICIPATING SERIES.			PARTICIPATING SERIES.						
	WITHOUT PROFITS.			WITHOUT PROFITS.*			WITH PROFITS.			
	Sum Assured.	Annual Premium.	Extra Premium.	Sum Assured.	Annual Premium.	Extra Premium.	Sum Assured.	Reversionary Bonus.	Annual Premium.	Extra Premium.
	£.	£.	£.	£.	£.	£.	£.	£.	£.	£.
10	—	—	—	—	—	—	5,000	—	82'500	—
14	—	—	—	—	—	—	5,000	—	87'088	—
15	—	—	—	—	—	—	5,000	—	88'542	—
16	—	—	—	—	—	—	3,750	178'65	84'075	—
18	200	3'400	—	—	—	—	200	—	3'900	—
19	—	—	—	—	—	—	1,500	—	29'450	7'500
20	200	3'358	—	—	—	—	1,000	—	20'050	—
21	—	—	—	—	—	—	4,000	—	81'383	5'625
22	2,597	44'292	10'000	—	—	—	5,850	—	118'615	567
23	933	15'125	—	—	—	—	2,850	15'20	78'679	3'667
24	1,700	27'417	—	—	—	—	2,550	75	51'338	5'625
25	4'971	99'808	5'750	—	—	—	6,850	81'05	142'563	1'000
26	1,376	22'554	—	—	—	—	17,000	14'10	861'492	13'175
27	6,869	137'500	—	—	—	—	26,000	100'90	588'229	3'925
28	3,640	60'246	—	—	—	—	10,033	42'45	229'004	1'367
29	18,781	895'879	30'000	—	—	—	72,850	346'65	1,680'704	15'000
30	6,250	113'806	7'500	—	—	—	16,000	100'45	367'704	30'917
31	8,392	149'788	—	—	—	—	24,000	335'35	562'363	25'075
32	9,537	208'879	—	—	—	—	31,250	333'35	762'375	36'500
33	4,274	72'279	—	—	—	—	37,610	1,312'45	895'004	48'862
34	39,080	779'108	8'500	5,000	96'250	12'500	47,333	1,720'10	1,132'083	53'433
35	68,459	1,446'133	—	6,000	125'688	—	68,500	2,333'60	2,308'384	63'258
36	10,728	219'217	—	—	—	—	30,100	1,066'63	735'059	39'825
37	13,987	408'088	—	—	—	—	58,550	2,566'85	1,486'963	57'400
38	34,038	799'879	50'000	5,000	124'833	25'000	96,868	2,656'60	2,563'454	48'183
39	4,317	79'033	3'500	—	—	—	35,962	988'97	920'464	45'317
40	20,790	445'125	11'933	—	—	—	46,850	1,807'20	1,238'621	90'792
41	11,035	254'333	—	—	—	—	59,700	2,169'29	1,601'538	17'250
42	27,373	609'821	4'000	5,000	130'625	—	45,833	2,511'08	1,250'968	64'863
43	22,034	498'767	16'700	—	—	—	90,116	3,906'12	2,660'371	102'417
44	74,780	1,710'071	—	17,625	418'271	—	72,400	5,342'25	1,936'717	36'360
45	20,425	449'813	3'000	—	—	—	46,850	4,044'40	1,295'059	50'250
46	23,878	613'113	—	—	—	—	77,000	7,453'85	2,238'304	68'250
47	64,830	2,037'754	3'125	10,000	315'000	—	64,650	5,062'00	1,988'306	29'908
48	30,654	748'233	—	—	—	—	115,070	13,003'12	3,121'218	56'750
49	17,624	489'875	17'500	—	—	—	69,695	3,408'10	2,348'459	75'250
50	58,724	1,800'662	—	5,000	174'792	—	111,550	9,850'60	3,531'892	45'167
51	23,433	660'305	22'500	—	—	—	68,050	9,149'60	2,025'971	166'529
52	17,472	447'646	10'500	1,200	33'500	—	57,400	2,996'00	1,894'214	64'250
53	85,173	1,102'438	13'250	8,500	370'533	—	83,560	13,130'70	2,501'121	68'267
54	23,160	729'158	2'500	2,000	85'333	—	94,245	12,415'65	2,984'964	67'275
55	22,712	612'767	9'000	—	—	—	72,500	11,948'20	2,248'446	63'000
56	32,169	907'722	48'308	2,500	60'104	—	67,650	10,472'90	2,150'559	132'625
57	33,104	949'308	—	5,000	138'333	—	93,950	12,032'25	3,302'898	52'575
58	16,493	378'091	—	—	—	—	66,720	11,477'30	2,164'468	29'108
59	16,891	338'828	7'833	—	—	—	33,450	6,028'90	1,308'558	38'150
60	21,468	569'073	—	—	—	—	70,750	13,071'75	2,251'767	12'938
61	29,799	778'450	8'000	—	—	—	73,420	13,249'23	2,679'634	30'000
62	13,786	493'504	9'158	2,700	90'563	—	51,850	9,150'15	1,629'067	13'986
63	23,725	877'242	—	2,000	60'667	—	44,750	8,294'95	1,554'575	32'292
64	8,698	178'088	—	—	—	—	51,350	11,833'75	1,580'325	1'250
65	12,895	196'020	—	—	—	—	36,300	7,453'00	1,176'086	9'975
66	5,964	147'633	—	—	—	—	27,070	5,105'80	945'086	—
67	11,975	281'573	21'750	—	—	—	42,750	9,580'25	1,682'442	6'250
68	16,320	568'541	—	—	—	—	47,749	12,345'70	1,618'917	—
69	83,622	1,069'879	—	5,000	106'000	—	43,899	7,060'80	1,447'265	8'250
70	20,980	519'719	—	—	—	—	54,550	12,068'55	1,903'513	—
71	7,535	157'958	—	—	—	—	39,439	12,211'10	1,374'358	12'600
72	16,636	483'836	—	—	—	—	37,449	9,311'08	1,475'966	—
73	5,325	110'707	—	—	—	—	19,900	4,684'15	661'197	4'500
74	55,051	1,436'181	—	5,000	106'667	—	25,500	4,367'92	1,225'630	—
75	25,713	777'604	—	—	—	—	39,799	8,689'20	1,557'829	—
76	21,493	617'670	—	1,500	71'500	—	20,399	6,614'50	694'050	—
77	9,104	258'183	—	—	—	—	21,250	4,269'15	637'961	—
78	3,623	271'475	—	—	—	—	9,000	2,136'23	332'304	—
79	13,750	251'270	—	2,000	49'500	—	7,940	2,640'25	208'121	0'750
80	10,300	974'638	—	3,050	402'033	—	16,750	4,304'00	593'949	—
81	6,072	126'908	—	—	—	—	5,955	2,596'85	246'008	—
82	16,599	427'446	—	—	—	—	26,250	11,741'67	967'475	—
83	15,600	176'657	—	—	—	—	5,849	2,627'65	179'433	—
84	15,400	317'408	—	—	—	—	3,800	1,727'40	161'754	—
85	6,050	92'124	—	—	—	—	3,750	1,463'10	162'838	—
86	3,300	64'295	—	—	—	—	2,700	1,111'05	61'425	—
87	5,700	89'138	—	—	—	—	—	—	—	—
88	2,000	25'653	—	—	—	—	1,300	169'00	80'971	—
89	2,253	72'112	—	—	—	—	—	—	—	—
90	500	9'917	—	—	—	—	—	—	—	—
91	1,000	13'925	—	—	—	—	—	—	—	—
92	450	13'163	—	—	—	—	1,100	466'80	41'317	—
93	1,300	25'025	—	—	—	—	350	49'90	14'920	—
94	—	—	—	—	—	—	50	24'80	2'350	—
£.	1,353,098	33,332'195	323'307	94,075	2,962'242	37'500	2,909,651	353,090'89	88,371'084	2,116'540

* These are Re-Assurances from the Non-Participating Series.

LONDON ASSURANCE CORPORATION—*continued.*II. and III.—*continued.*

Re-Assurances corresponding to the Statement of Assurances for the Whole Term of Life.

Age.	NON-PARTICIPATING SERIES.			PARTICIPATING SERIES.						
				WITHOUT PROFITS.*			WITH PROFITS.*			
	Sum Assured.	Annual Premium.	Extra Premium.	Sum Assured.	Annual Premium.	Extra Premium.	Sum Assured.	Reversionary Bonus.	Annual Premium.	Extra Premium.
	£.	£.	£.	£.	£.	£.	£.	£.	£.	£.
27	—	—	—	—	—	—	10,000	—	215·000	—
29	—	—	—	—	—	—	40,000	—	945·917	—
34	20,000	373·125	12·500	5,000	87·083	—	—	—	—	—
35	34,400	740·954	—	10,000	193·958	—	20,000	—	571·667	—
37	—	—	—	5,000	113·542	—	10,000	—	281·250	—
38	5,000	124·833	25·000	9,200	211·758	—	36,100	—	994·163	—
40	—	—	—	1,000	24·417	—	2,000	—	63·000	10·000
41	—	—	—	1,000	28·750	—	—	—	—	—
42	5,000	130·625	—	—	—	—	—	—	—	—
43	—	—	—	5,000	126·667	—	26,700	1,515·65	810·133	—
44	20,142	464·104	—	6,200	114·825	—	5,000	—	167·292	—
46	—	—	—	14,900	372·100	—	3,000	314·80	114·542	—
47	42,000	1,403·250	—	—	—	—	—	—	—	—
48	—	—	—	10,000	203·958	—	26,500	7,506·75	641·854	—
49	—	—	—	—	—	—	15,000	—	593·750	—
50	16,400	565·075	—	11,500	338·458	—	18,600	1,541·70	683·642	—
51	—	—	—	6,000	166·000	—	—	—	—	—
52	1,200	36·500	—	—	—	—	—	—	—	—
53	8,500	370·583	—	5,000	94·375	—	—	—	—	—
54	2,000	85·333	—	6,000	133·542	—	3,500	—	174·917	—
56	2,500	60·104	—	9,000	309·042	40·000	—	—	—	—
57	5,000	138·333	—	13,000	391·583	—	3,000	—	175·375	—
59	—	—	—	550	15·675	—	—	—	—	—
60	—	—	—	7,000	164·792	—	—	—	—	—
61	—	—	—	5,800	215·200	8·000	5,000	1,312·35	185·804	—
62	2,700	90·563	—	—	—	—	—	—	—	—
63	2,000	60·667	—	—	—	—	—	—	—	—
68	—	—	—	5,500	162·333	—	—	—	—	—
69	65,863	1,160·167	—	5,000	235·625	—	—	—	—	—
70	—	—	—	10,000	323·750	—	—	—	—	—
71	—	—	—	2,000	56·667	—	—	—	—	—
74	5,000	106·667	—	10,000	523·333	—	2,000	1,857·00	60·750	—
75	—	—	—	7,500	289·688	—	7,000	2,669·40	311·333	—
76	1,500	71·500	—	—	—	—	—	—	—	—
77	—	—	—	5,000	190·625	—	—	—	—	—
78	—	—	—	1,000	35·417	—	—	—	—	—
79	2,000	49·500	—	—	—	—	—	—	—	—
80	3,050	402·033	—	—	—	—	—	—	—	—
82	7,552	182·438	—	5,000	222·292	—	3,500	2,045·45	140·875	—
£.	251,807	6,616·354	37·500	182,150	5,345·455	48·000	236,900	18,763·10	7,131·264	10·000

* All these are Re-Assurances of Policies with Profits.

LONDON ASSURANCE CORPORATION—continued.

IV, V. and VI.

Total Amount Assured under Special Classes of Assurance Business ; also the amount of Premiums receivable annually, and the Total Amount of Premiums received.

(N.B.—Under these three questions the Ordinary Endowment Assurances are grouped according to year of maturity, and for each group the mean valuation age is given instead of the total amount of Premiums paid from the commencement.)

	NON-PARTICIPATING SERIES.					PARTICIPATING SERIES.									
						WITHOUT PROFITS.*					WITH PROFITS.				
	Sum Assured.	ANNUAL PREMIUM.		Total Premiums Received.	Sum Assured.	ANNUAL PREMIUM.		Total Premiums Received.	Sum Assured.	Reversionary Bonus.	ANNUAL PREMIUM.		Total Premiums Received.	Sum Assured.	Total Premiums Received.
		Ordinary.	Extra.			Ordinary.	Extra.				Ordinary.	Extra.			
Whole of Life—	£.	£.	£. s. d.	£.	£.	£.	£. s. d.	£.	£.	£.	£. s. d.	£. s. d.	£.	£.	£.
Special	9,000	146 8 4	—	1,580 8	2,000	41 16 8	—	445 7	12,500	64 30	22 — 5	—	13,832 0	—	—
Limited Payments	94,912	1,811 3 7	—	32,835 8	—	—	—	—	217,346	31,277 05	4,569 15 6	190 1 5	118,901 9	—	—
Increasing Premiums	27,050	606 7 —	7 10 —	1,575 9	—	—	—	—	27,000	—	908 8 11	—	2,554 3	—	—
Endowment Assurances—Special	—	—	—	—	—	—	—	—	34,665	520 55	1,450 6 8	—	15,590 4	—	—
Double Endowment Assurances	1,000	41 13 4	—	41 7	—	—	—	—	6,533	—	490 14 9	—	1,127 3	—	—
Joint Lives	6,200	257 19 4	—	2,148 5	—	—	—	—	8,950	1,286 45	457 2 —	—	6,041 5	—	—
Last Survivor	43,130	490 18 5	—	19,779 4	5,000	43 15 —	—	700 0	22,150	2,011 70	256 2 10	—	9,279 0	—	—
Contingent	60,606	655 18 3	—	4,855 6	9,300	148 7 4	—	962 9	—	—	—	—	—	—	—
Temporary	56,180	834 15 8	4 10 —	2,822 3	5,000	120 3 3	—	260 5	—	—	—	—	—	—	—
Issue Risks	33,277	—	—	2,066 5	4,500	—	—	288 8	—	—	—	—	—	—	—
£.	333,355	4,835 3 11	12 — —	58,726 5	25,800	354 2 3	—	2,657 0	329,144	35,160 05	8,154 11 1	190 1 5	167,323 4	—	—

Statement of Re-Assurances corresponding to the above.

Whole of Life—	£.	£.	£. s. d.	£.	£.	£.	£. s. d.	£.	£.	£.	£. s. d.	£. s. d.	£.	£.	£.
Special	2,000	41 16 8	—	445 7	—	—	—	—	—	—	—	—	—	—	—
Limited Payments	—	—	—	—	—	—	—	—	17,500	—	658 2 11	—	6,386 2	—	—
Increasing Premiums	—	—	—	—	—	—	—	—	7,500	57 10	337 10 —	—	1,089 4	—	—
Last Survivor	5,000	43 15 —	—	700 0	—	—	—	—	6,000	114 90	27 15 10	—	2,108 4	—	—
Contingent	12,500	201 9 4	—	1,431 0	—	—	—	—	—	—	—	—	—	—	—
Temporary	10,000	120 3 3	—	310 5	—	—	—	—	—	—	—	—	—	—	—
Issue Risks	4,500	—	—	288 8	—	—	—	—	—	—	—	—	—	—	—
£.	34,000	407 4 3	—	3,176 0	—	—	—	—	31,000	172 00	1,023 8 9	—	9,584 0	—	—

* These are Re-Assurances from the Non-Participating Series.

LONDON ASSURANCE CORPORATION—continued.

IV., V. and VI.—continued.

Ordinary Endowment Assurances.

NON-PARTICIPATING SERIES.					PARTICIPATING SERIES.				
Year of Maturity.	Mean Valuation Age.	Sum Assured.	Annual Premium.	Extra Premium.	Mean Valuation Age.	Sum Assured.	Reversionary Bonus.	Annual Premium.	Extra Premium.
		£.	£.	£.		£.	£.	£.	£.
1901	59·3	300	14·083	—	48·1	2,500	285·90	225·004	18·750
1902	53·	100	4·213	—	50·	7,100	927·50	719·529	36·250
1903	46·2	400	19·842	—	47·9	3,850	186·20	361·996	17·500
1904	52·	700	32·954	—	55·	7,250	68·00	648·792	58·250
1905	54·	750	27·442	—	50·7	4,850	250·25	395·450	19·750
1906	46·3	600	30·596	·500	49·	14,425	593·45	1,188·092	55·750
1907	43·	150	—	—	46·8	13,350	696·85	1,071·333	45·000
1908	46·3	1,400	81·667	1·000	45·5	7,550	498·10	489·367	26·500
1909	41·	200	12·621	1·000	46·1	9,100	622·60	596·133	29·154
1910	41·	6,450	354·304	—	43·8	12,300	592·60	833·446	74·408
1911	42·3	8,000	288·763	—	44·8	35,900	901·90	2,206·238	8·500
1912	42·	5,100	163·475	—	44·5	13,352	673·75	755·308	27·500
1913	46·	1,600	70·867	—	42·3	18,600	768·40	1,063·125	24·725
1914	48·9	900	43·796	—	44·	24,987	617·55	1,454·954	33·667
1915	44·8	2,100	98·204	—	44·5	31,570	469·05	1,914·063	17·525
1916	39·	400	21·817	—	40·5	32,050	380·20	1,726·908	13·875
1917	34·3	5,600	267·563	—	38·9	29,130	726·50	1,464·425	10·275
1918	38·9	1,500	61·188	—	38·8	22,550	661·10	1,047·013	8·113
1919	42·	200	10·000	—	38·1	26,800	691·50	1,241·358	26·446
1920	26·6	3,450	152·313	—	37·6	31,660	329·35	1,452·475	19·733
1921	—	—	—	—	35·6	20,500	282·85	852·296	3·000
1922	23·	100	3·892	—	34·6	27,250	413·90	1,090·871	6·000
1923	42·	100	2·558	—	34·	14,520	233·80	577·783	5·669
1924	35·	100	3·688	—	35·	25,250	377·70	980·925	2·000
1925	30·	200	6·367	—	32·2	16,900	110·55	627·533	10·833
1926	21·3	500	15·429	—	32·7	22,300	249·70	807·330	5·000
1927	—	—	—	—	32·5	14,580	110·43	489·300	7·000
1928	22·	1,500	47·250	—	30·3	11,550	44·20	398·617	12·000
1929	—	—	—	—	30·6	16,600	173·95	526·833	—
1930	—	—	—	—	27·5	7,400	—	237·875	2·000
1931	—	—	—	—	28·4	6,650	4·65	203·067	4·475
1932	—	—	—	—	27·9	12,250	1·75	369·313	—
1933	—	—	—	—	28·7	5,250	6·95	162·279	·625
1934	31·	100	2·675	—	27·3	4,000	31·30	110·788	3·750
1935	21·	100	2·300	—	27·2	3,550	2·10	100·404	—
1936	25·	100	2·238	—	25·6	2,850	—	80·554	—
1937	—	—	—	—	24·1	3,600	—	97·975	—
1938	—	—	—	—	22·5	400	—	9·792	—
1939	—	—	—	—	21·4	7,600	—	194·158	—
1940	—	—	—	—	28·5	2,600	—	69·442	·600
1941	—	—	—	—	24·	600	—	15·158	—
1942	—	—	—	—	23·3	700	—	18·167	—
1943	—	—	—	—	22·	200	—	4·542	—
£		42,700	1,842·105	2·500		575,964	12,984·58	28,859·981	633·954

Statement of Re-Assurances corresponding to the above.

NON-PARTICIPATING SERIES.			PARTICIPATING SERIES.			
Sum Assured.	Annual Premium.	Extra Premium.	Sum Assured.	Reversionary Bonus.	Annual Premium.	Total Premiums Paid.
£.	£.	£.	£.	£.	£.	£.
—	—	—	25,000	1,383·80	922·25	8761·8

VII.

Total Amount of Immediate Annuities on Single Lives.

Age.	ANNUITIES.		Age.	ANNUITIES.	
	Males.	Females.		Males.	Females.
	£.	£.		£.	£.
58	—	1,200·000	79	—	85·000
66	—	26·000	82	36·917	26·667
67	—	26·667	83	40·000	10·750
70	—	38·350	84	—	86·667
71	—	46·667	86	—	146·983
73	—	53·333	87	—	65·125
74	—	26·667	89	—	20·317
75	—	26·000	91	—	20·000
77	30,000	23·300			
			£.	106·917	1,928·493

LONDON ASSURANCE CORPORATION--*continued.*

VIII.

Annuities other than those specified under Heading No. 7.

Class.	Annuities.	Annual Premium.	Amount of Premiums Received from the Commencement.
	£.	£.	£.
Reversionary - - -	1,493,333	249,783	3,457,000

Re-Assurances corresponding to the above.

Class.	Annuities.	Annual Premium.	Amount of Premiums Paid from the Commencement.
	£.	£.	£.
Reversionary - - -	400,000	47,883	430,900

IX.

The average rate of interest at which the Life Assurance Fund of the Company was in at
close of each year during the period since the last investigation.

Year.	Non-Participating Series.	Participating Series.
	£. s. d.	£. s. d.
1896	4 5 4 per cent.	4 4 - per cent
1897	4 4 11 „	4 5 5 „
1898	4 5 4 „	4 4 - „
1899	4 4 6 „	4 4 3 „
1900	4 1 4 „	4 3 6 „

The above are the rates which each year's income from interest yielded on the fund at the beginning of the year, assuming the rate of interest on the investments in reversions to be 5 per cent. per annum.

X.

The minimum value allowed for the surrender of Assurances for the Whole Term of Life, and for Endowment Assurances, on which three or more annual premiums have been paid, is 25 per cent. of the amount of the premiums received thereon, exclusive of extra premiums. The actual value allowed is the result of a calculation made for each particular case.

(Note.)

Policies issued at other than European rates are subject to the condition that on the return home of the persons whose lives are assured, the premiums are to be reduced to the European rates. They, therefore, form part of the ordinary risks, and are valued on the same principles, except that the amount of the extra premium does not enter into the calculation.

In the case of policies on unhealthy lives, the additional premiums charged are regarded as a source of income, out of which the extra claims arising annually from the increased mortality of this class are defrayed. So that, referring to Schedule 5, answer to question 7, the "net liability" is the same, but the difference between the office and net premiums is greater for these policies than for similar policies on healthy lives.

H. Goschen, Governor.
Greville H. Palmer, } Directors.
Selwyn R. Pryor, }
J. Clunes, Manager of the Life Department
George King, Actuary.

SCOTTISH AMICABLE LIFE ASSURANCE SOCIETY—continued.

(Fifth Schedule.)

Statement respecting the VALUATION OF THE LIABILITIES under Life Policies and Annuities of the Scottish Amicable Life Assurance Society made by the Manager and Actuary.

I.

The date up to which the valuation has been made is 31st December 1900.

II.

The principles of valuation and distribution of profits among the Policy-holders are determined by the Deed of Constitution and Bye-Laws of the Society.

A valuation is now made every five years, but previous to this Investigation the periodical Investigations were made Septennially.

The net liability under the Assurance and Annuity Contracts, with the unimportant exceptions specified below,* is obtained by deducting from the present value of the Society's obligations in respect thereof the present value of the future net Premiums receivable. The net Premiums valued are those at Hm 3½ per cent. for the office age at entry. (The rate of interest assumed in the calculations is 2½ per cent., but as net premiums based on that rate do not give an adequate margin for expenses, etc., the Directors decided to value Premiums based on 3½ per cent. By adopting this course the value of the Society's liability is 238,835*l.* greater than under a 2½ per cent. net valuation).

The age at valuation is taken as the office age next birthday in the case of Assurances, and the exact age in the case of Annuities.

The Premium Income is taken as being due, on the average, six-tenths of a year from the date of valuation.

Provision is made for the extra liability in respect of Claims being due immediately on proof of death and title.

In the case of Policies by Single Payment and by definite premiums, and also where the Premiums have been commuted, an additional reserve is made of the value of the loading which would have been receivable had the Policy been maintained by Annual Premiums payable during life.

Lives rated-up on account of health are valued at the rated-up age. Where an extra Premium is payable on account of occupation or foreign residence, three-fourths of the current year's extra is reserved.

The profits are allocated in the form of Bonuses payable along with the sums assured, provided the Policy has been in force for Five Years. Bonuses (which are given for each year the Policy has been in force) are calculated on the "Compound" principle, i.e. on Sums Assured and previous Bonuses in force at the time of division. An Intermediate Bonus (also computed on the compound system), is allowed on Policies which become Claims between investigations.

All the profits belong to the participating Policy-holders.

* The following are the exceptions referred to:—

HOW RESERVE MADE.

(a) Short Term Policies by Annual Premiums,	Three-fourths of a Year's premium.
Do. by Single Payment	The proportion of Premium for period still to run.
(b) Ascending Scale Policies (First Period)	The amount of Premiums received over and above those for the Short Period, plus a proportion of the current Premium for unexpired risk.
(c) Endowments, and Special Policies for Children	Gross Premiums accumulated with interest at 4 per cent.

III.

The Mortality Tables used in the Valuation are—

For Assurances:

- (1.) Of more than five years' duration—the Institute of Actuaries H^m (5) Table.
 - (2.) Of less than five years' duration—the Institute of Actuaries Hm Table.
- Combined in both cases with the Hm 3½ per cent. net Premiums.

For Annuities:

The Government 1883 Select Tables.

SCOTTISH AMICABLE LIFE ASSURANCE SOCIETY—*continued.*

IV.

The rate of interest assumed in the calculations is $2\frac{1}{2}$ per cent.

V.

The proportion of the annual Premium Income reserved as a provision for future expenses and profits is the difference between the net Premiums valued and the Premiums receivable. The net Premiums were calculated according to the H² Table at $3\frac{1}{2}$ per cent. The proportion of the gross Premiums thus reserved is 26·53 per cent. in the case of Policies with participation in profits, and 13·50 per cent. in the case of Policies without participation in profits; or 24·77 per cent. over the whole business.

VI.

CONSOLIDATED REVENUE ACCOUNT for the five years 1896 to 1900 inclusive.

Amount of Funds on 1st Jan. 1896, the beginning of the Quinquennium	£. s. d.	Claims under Policies (after deduction of Sums re-assured):	£. s. d.
	3,539,193 6 9	By Death - - - -	1,130,478 8 6
Premiums (after deduction of Re-Assurance Premiums) - - -	1,212,998 11 6	By Survivance - - - -	65,215 - -
			£. 1,195,693 8 6
Consideration for Annuities granted	310,733 19 2	Surrenders - - - -	72,603 17 5
Interest, Dividends, and Rents -	760,428 11 7	Annuities - - - -	129,005 19 10
Assignment Fees - - - -	414 5 -	Commission - - - -	45,652 16 2
		Expenses of Management - -	126,543 2 8
		Income Tax - - - -	26,780 1 11
		Amount written off Investments -	25,460 17 4
		Net Funds on 31st December 1900, the end of the period, as per Second Schedule - - - -	4,902,028 10 2
£.	5,823,768 14 -	£.	5,823,768 14 -

SCOTTISH AMICABLE LIFE ASSURANCE SOCIETY--continued.

VII.

SUMMARY AND VALUATION of the Policies of the Scottish Amicable Life Assurance Society, as at 31st December 1900.

DESCRIPTION OF TRANSACTIONS.	PARTICULARS OF POLICIES FOR VALUATION.										VALUATION		
	Number of Policies.	Sums Assured and Bonuses.		Office Yearly Premiums.		Net Yearly Premiums Hm. 3½ per cent.		Bonus Reduction of Premiums.		Sums Assured and Bonuses.	Office Yearly Premiums.	Net Yearly Premiums Hm. 3½ per cent.	Value (Assurances by Institute Hm. and Hm. (5) Tables.) Interest, of (Annuities by Government, 1883, Tables.) 2½ per cent.
		£.	s. d.	£.	s. d.	£.	s. d.	£.	s. d.				
ASSURANCES.													
I. WITH ORDINARY PARTICIPATION IN PROFITS.													
Ordinary Whole Term	4,174	2,855,232	5 4	64,604	8 8	45,322.1	—	—	—	1,970,318.4	803,590.9	576,962.8	1,893,355.6
Ascending Scale	47	33,650	—	549	18 7	—	—	—	—	649.0	—	—	649.0
Limited Payments	484	411,281	3	14,886	7 11	10,933.6	—	—	—	232,613.3	131,134.7	96,313.9	136,299.4
Endowment Assurances	1,206	402,852	13 3	17,341	3 1	13,107.7	—	—	—	245,924.4	246,805.8	184,549.0	61,375.4
Joint Lives	20	10,748	9	447	6 6	346.8	—	—	—	8,653.0	3,340.9	2,537.6	6,115.4
Last Survivor	3	6,014	11	38	8	17.1	—	—	—	4,272.4	432.9	192.6	4,079.8
Special Policies for Children	—	—	—	32	—	—	—	—	—	205.6	—	—	205.6
Extra Premiums Payable	5	4,500	—	946	13 5	—	—	—	—	710.0	—	—	710.0
TOTAL Assurances with Ordinary Participation	5,939	3,724,279	1 7	98,956	6 2	69,727.3	—	—	—	2,463,346.1	1,185,305.2	880,555.9	1,602,790.2
II. UNDER MINIMUM PREMIUM SYSTEM.													
Ordinary Whole Term	5,510	3,388,193	7	107,002	16 9	80,300.5	24,613	18 1	2,267,637.2	1,304,555.0	968,890.0	1,208,767.2	
Ascending Scale	91	58,150	—	927	17 5	—	—	—	1,182.0	—	—	—	1,182.0
Limited Payments	769	446,984	—	19,244	14 8	14,259.9	4,643	19 3	268,337.7	141,622.0	104,939.3	163,398.4	
Joint Lives	31	17,908	—	904	2 7	686.3	154	19 2	12,205.5	10,363.1	7,781.4	4,424.1	
Extra Premiums Payable	—	—	—	1,078	— 2	—	—	—	808.5	—	—	—	808.5
TOTAL Assurances under "Minimum" System	6,401	3,911,235	7	120,157	11 7	95,246.7	29,412	16 6	2,550,190.9	1,456,540.1	1,081,610.7	1,468,380.2	
Less value of Bonus reduction of Premiums	—	—	—	—	—	—	—	—	—	336,646.4	—	—	—
	—	—	—	—	—	—	—	—	—	1,119,893.7	—	—	—
TOTAL Assurances with Profits	12,340	7,635,514	2 2	228,113	17 9	164,974.0	29,412	16 6	5,013,537.0	2,305,198.9	1,942,160.6	3,071,370.4	

III. WITHOUT PARTICIPATION IN PROFITS.

Ordinary Whole Term	322	378,176 14	—	9,780 3 5	8,392.2	—	238,474.8	171,821.7	96,806.1	161,668.7
Ascending Scale	76	48,150	—	1,020 12	—	—	2,186.1	—	—	2,186.1
Limited Payments	18	22,600	—	974 10	962.7	—	14,586.2	5,546.7	5,138.3	9,447.9
Endowment Assurances	1,624	572,538	1	23,053 3 6	19,837.2	—	419,773.5	218,444.7	185,823.5	233,950.0
Last Survivor	17	24,150	—	338 8	208.4	—	11,706.8	5,293.1	4,197.8	7,509.0
Short Term	78	111,626 17 10	—	1,707 3 2	—	—	1,455.5	—	—	1,455.5
Survivorship	36	116,365	—	888 3 2	707.3	—	17,928.3	5,280.0	4,213.0	13,715.3
Endowments	302	55,394 19	—	1,925 16 2	—	—	34,171.9	—	—	34,171.9
Extra Premiums Payable	—	—	—	924 19 9	—	—	693.8	—	—	693.8
TOTAL Assurances without Profits	2,473	1,329,001 10 11	—	40,074 19 2	30,307.8	—	760,976.9	346,392.2	296,178.7	464,798.2
TOTAL Assurances	14,813	8,964,515 13 1	—	268,188 16 11	195,281.8	20,412 16 6	5,774,513.9	2,651,591.1	2,238,345.3	3,536,168.6
Deduct Re-assurances	—	484,994 9 9	—	15,367 7 7	11,871.3	1,804 17 7	286,593.1	144,638.1	129,265.2	187,329.9
NET Assurances	14,813	8,479,521 3 4	—	252,821 9 4	183,410.5	27,607 18 11	5,487,918.8	2,506,953.0	2,109,080.1	3,378,838.7
Additional Reserve in respect of Early Payment of Claims, and for Paid-up Leading on Single and Limited Payment Policies										
(Per Annum)										
Immediate—On Single Lives	536	30,669	7	—	—	—	318,364.7	—	—	318,364.7
On Joint Lives and to Survivor	61	4,717 1 5	—	—	—	—	73,256.5	—	—	73,256.5
Contingent	1	1,880	—	—	—	—	16,412.4	—	—	16,412.4
Survivorship	54	3,080 14 3	—	987 13	873.5	—	14,705.0	12,568.7	11,108.4	3,596.6
Temporary	20	809 14 9	—	—	—	—	3,620.5	—	—	3,620.5
Deferred	36	1,093 3 5	—	302 10 4	273.4	—	7,220.9	2,842.4	2,549.8	4,651.1
TOTAL Annuities	708	42,259 14 5	—	1,290 3 4	1,146.9	—	433,580.0	15,411.1	13,678.2	419,901.8
Deduct Re-assurances	—	365 17 6	—	76 6 8	68.7	—	3,381.0	966.2	869.7	2,511.3
NET Annuities	708	41,893 16 11	—	1,213 16 8	1,078.2	—	430,199.0	14,444.9	12,808.5	417,390.5
TOTAL of the Results	15,521	—	—	254,035 6	184,488.7	27,607 18 11	6,002,067.8	2,521,397.9	2,121,888.6	3,880,779.2

ANNUITIES.

Immediate—On Single Lives	536	30,669	7	—	—	—	318,364.7	—	—	318,364.7
On Joint Lives and to Survivor	61	4,717 1 5	—	—	—	—	73,256.5	—	—	73,256.5
Contingent	1	1,880	—	—	—	—	16,412.4	—	—	16,412.4
Survivorship	54	3,080 14 3	—	987 13	873.5	—	14,705.0	12,568.7	11,108.4	3,596.6
Temporary	20	809 14 9	—	—	—	—	3,620.5	—	—	3,620.5
Deferred	36	1,093 3 5	—	302 10 4	273.4	—	7,220.9	2,842.4	2,549.8	4,651.1

SCOTTISH AMICABLE LIFE ASSURANCE SOCIETY—*continued.*VII.—*continued.*

VALUATION BALANCE SHEET as at 31st December 1900.

	£.	s.	d.		£.	s.	d.
Net liability under Assurance and Annuity transactions (as per Summary Statement provided in Schedule 5) - - - - -	3,880,779	4	-	Life Assurance and Annuity Funds (as per Balance Sheet under Schedule 2) - - - - -	4,202,028	10	2
Surplus - - - - -	321,249	6	2				
£.	4,202,028	10	2	£.	4,202,028	10	2

VIII.

Every policy with ordinary participation in profits, which has been one full year in force at the date of division, receives an allocation of bonus; but, as mentioned above, no bonus is payable on policies which become claims within five years of their issue.

IX.

The total amount of profit made during the Quinquennium is 253,339*l.* 7*s.* 11*d.*, which has been appropriated as follows:—

	£.	s.	d.
Intermediate Bonus paid during Quinquennium - - - - -	21,746	14	6
Value of the additions now made to 11,516 participating Policies amounting, with previous Bonus additions, to 7,091,635 <i>l.</i> 18 <i>s.</i> 8 <i>d.</i> - - - - -	207,257	14	-
Sum set aside to provide Intermediate Bonus - - - - -	30,900	-	-
Balance carried forward - - - - -	83,091	12	2
	342,996	-	8
Less amount carried forward at 31st December 1895 - - - - -	89,656	12	9
Profit of Quinquennium - - - - -	£. 253,339	7	11

(This profit does not include the bonus which the "Minimum" Policies have received in the form of a reduction of their premiums from the full "With Profit" rate to that payable under the "Minimum" System.)

The following are Specimens of the Bonuses allocated for the five years ending 31st December 1900, participating policies of 100*l.* on which the previously declared bonuses remained intact.

	YEARS IN FORCE.				
	5	10	15	20	25
	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.
Bonus for all Ages -	8 15 -	9 8 1	10 2 1	10 16 11	11 12 11
	30	35	40	45	50
	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.
Bonus for all Ages -	12 10 4	13 8 9	14 8 4	15 13 6	17 - 7

In consequence of the bonus allocated being at the rate of 1*l.* 15*s.* per cent. per annum on the sum assured and existing bonuses, the minimum premium policies (on which an assumed bonus rate of 1½ per cent. per annum is applied in the reduction of the ordinary "With Profit" premiums), became entitled to the excess of bonus over 1½ per cent. per annum. A bonus was therefore allocated to these policies for the five years ending 31st December 1900, amounting to 1*l.* 5*s.* on each 100*l.* assured for all ages where the policy had been five years in force and upwards.

The bonuses are allocated in the form of reversionary additions to the sum assured, and policyholders have the following options in regard to them:—

- (1) The bonuses may be allowed to remain as an addition payable along with the sum assured; or,
- (2) Surrendered for their present value in cash; or,
- (3) Commuted for an equivalent deduction from the annual premium payable under the policy for life or for a term of years.

SCOTTISH AMICABLE LIFE ASSURANCE SOCIETY—*continued.*IX.—*continued.*

In the case of ordinary Whole Life Policies the terms of commutation for each 10% of Reversionary Bonus are as follows :

Age next Birthday.	Cash Value.	Equivalent Deduction from Annual Premium.	
		For 5 Years.	For Life.
	£. s. d.	£. s. d.	£. s. d.
30	3 12 -	- 15 8	- 3 11
40	4 3 -	- 18 -	- 4 10
50	4 16 -	1 1 2	- 6 5
60	5 19 6	1 7 2	- 10 8
70	7 4 -	1 15 1	- 18 9
80	8 4 6	2 7 6	1 14 8

Wm. Crouch, Chairman.
 Robert Blyth, } Directors.
 Colin Dunlop, }
 N. B. Gunn, Manager and Actuary.

Glasgow, 29th August 1901.

(Sixth Schedule.)

Statement of the LIFE ASSURANCE AND ANNUITY BUSINESS of the Scottish Amicable Life Assurance Society on the 31st December 1900,—being the date of its Tenth Investigation.

I.

Published Tables of Premiums for Assurances for the Whole Term of Life.

Age next Birthday.	ANNUAL PREMIUMS.			Age next Birthday.	ANNUAL PREMIUMS.		
	With Profits.	Minimum.	Without Profits.		With Profits.	Minimum.	Without Profits.
	£. s. d.	£. s. d.	£. s. d.		£. s. d.	£. s. d.	£. s. d.
17	1 19 -	1 10 6	1 11 3	39	3 4 5	2 10 6	2 14 5
18	2 - 1	1 11 -	1 12 6	40	3 6 3	2 12 -	2 16 -
19	2 1 1	1 11 6	1 13 2	41	3 8 2	2 13 6	2 17 10
20	2 2 1	1 12 -	1 14 1	42	3 10 -	2 15 -	2 19 7
21	2 3 -	1 12 6	1 14 11	43	3 12 -	2 17 -	3 1 6
22	2 5 10	1 13 -	1 15 8	44	3 14 1	2 19 -	3 3 6
23	2 4 8	1 13 6	1 16 5	45	3 16 3	3 1 -	3 5 6
24	2 5 6	1 14 -	1 17 2	46	3 18 6	3 3 -	3 7 8
25	2 6 5	1 14 6	1 17 11	47	4 1 -	3 5 -	3 10 1
26	2 7 5	1 15 -	1 18 9	48	4 3 6	3 7 -	3 12 9
27	2 8 5	1 16 -	1 19 8	49	4 6 3	3 10 -	3 16 -
28	2 9 6	1 17 -	2 - 8	50	4 10 1	3 13 -	3 19 4
29	2 10 7	1 18 -	2 1 8	51	4 14 -	3 17 -	4 2 8
30	2 11 9	1 19 -	2 2 7	52	4 18 -	4 1 -	4 6 4
31	2 12 11	2 -	2 3 8	53	5 2 -	4 5 -	4 10 6
32	2 14 2	2 1 -	2 4 10	54	5 6 -	4 9 -	4 14 10
33	2 15 5	2 2 -	2 6 -	55	5 11 -	4 14 -	4 19 4
34	2 16 9	2 3 6	2 7 3	56	5 16 -	4 19 -	5 4 2
35	2 18 2	2 5 -	2 8 6	57	6 1 -	5 4 -	5 9 4
36	2 19 8	2 6 -	2 9 11	58	6 7 -	5 10 -	5 14 8
37	3 1 2	2 7 6	2 11 4	59	6 13 -	5 15 -	6 - -
38	3 2 11	2 9 -	2 13 -	60	7 - -	6 - -	6 5 8

Note.—The Minimum Premium System of the Scottish Amicable is based on an assumed Bonus-rate of one-and-a-half per cent. per annum, applied in reduction of the ordinary With-Profit Premiums.

In practice the premiums on the above Tables are reckoned by quarter years of age.

SCOTTISH AMICABLE LIFE ASSURANCE SOCIETY—continued.

II. and III.

Total Amount Assured, Reversionary Bonuses, and Premiums receivable under Policies for the Whole Term of Life, classified according to the Ages of the Assured, as at 31st December 1900.

Age next Birthday.	WITH PROFITS.						WITHOUT PROFITS.					
	WITH ORDINARY PARTICIPATION.			—			UNDER MINIMUM PREMIUM SYSTEM.			Original Summs Assured.		
	Original Summs Assured.		Reversionary Bonuses.	PREMIUMS RECEIVABLE.		Extra.	Original Summs Assured.		Reversionary Bonuses.	PREMIUMS RECEIVABLE.		Extra.
	£.	s. d.	£.	Ordinary.	s. d.	£.	£.	s. d.	£.	Ordinary.	s. d.	£.
16	2,000	—	—	39	—	—	—	—	—	—	—	—
17	—	—	—	5 17	8	—	—	—	—	—	—	—
18	300	—	—	4 2	4	—	—	—	—	—	—	—
19	200	—	—	2 2	—	—	—	—	—	—	—	—
20	100	—	—	15 12	—	—	—	—	—	—	—	—
21	800	—	—	29 12	8	—	—	—	—	—	—	—
22	1,450	—	—	45 7	8	—	—	—	—	—	—	—
23	2,100	—	—	117 13	—	—	—	—	—	—	—	—
24	5,900	—	—	87 16	—	—	—	—	—	—	—	—
25	5,850	—	—	90 15	2	—	—	—	—	—	—	—
26	5,100	—	—	299 17	5	—	—	—	—	—	—	—
27	13,000	—	—	302 13	1	—	—	—	—	—	—	—
28	13,300	—	—	131 2	2	—	—	—	—	—	—	—
29	6,000	—	—	170 16	2	—	—	—	—	—	—	—
30	7,800	—	—	627 3	8	—	—	—	—	—	—	—
31	29,150	—	—	323 12	11	—	—	—	—	—	—	—
32	13,690	—	—	486 6	3	—	—	—	—	—	—	—
33	19,250	—	—	613 18	7	—	—	—	—	—	—	—
34	24,550	—	—	845 1	9	—	—	—	—	—	—	—
35	32,100	—	—	547 19	4	—	—	—	—	—	—	—
36	22,950	—	—	1,224	3 7	—	—	—	—	—	—	—
37	45,254 12	—	—	794 10	5	—	—	—	—	—	—	—
38	23,889	—	—	1,045 12	—	—	—	—	—	—	—	—
39	28,550	—	—	629 7	9	—	—	—	—	—	—	—
40	37,300	—	—	2,125 14	6	—	—	—	—	—	—	—
41	48,646	—	—	3,187 13	6	—	—	—	—	—	—	—
42	38,850	—	—	2,845 12	3	—	—	—	—	—	—	—
43	28,650	—	—	2,610 11	—	—	—	—	—	—	—	—
44	54,850	—	—	4,334 14	—	—	—	—	—	—	—	—
45	55,650	—	—	5,003 14	—	—	—	—	—	—	—	—

SCOTTISH AMICABLE LIFE ASSURANCE SOCIETY—continued.

II. and III.—continued.

Re-assurances in existence as at 31st December 1900, corresponding to the foregoing Statement.

Age next Birth- day.	WITH PROFITS.							WITHOUT PROFITS.							
	With Ordinary Participation.				Under Minimum Premium System.			Original Sums Assured.	Premiums Receivable.						
	Original Sums Assured.	Rever- sionary Bonuses.	Premiums Receivable.		Original Sums Assured.	Premiums Receivable.			Ordinary.	Extra.					
			Ordinary.	Extra.		Ordinary.	Extra.								
	£.	s.	£.	s.	d.	£.	s.	£.	s.	d.	£.	s.	d.	£.	s.
31	4,000	-	-	-	93 6 8	-	-	-	-	-	-	-	-	-	-
34	-	-	-	-	-	-	17,500	315	-	-	-	-	-	-	-
35	6,500	-	-	-	180 2 1	-	-	-	-	-	-	-	-	-	-
37	15,000	-	-	-	423 15 -	-	-	-	-	-	-	-	-	-	-
40	-	-	-	-	-	-	5,000	74 15 10	-	-	-	-	-	-	-
42	-	-	-	-	-	-	6,700	117 12 4	-	-	-	-	-	-	-
43	-	-	-	-	-	-	8,000	194 11 8	-	-	-	-	-	-	-
44	2,500	-	-	-	84 1 3	-	750	-	-	-	-	-	-	-	-
45	-	-	-	-	-	-	-	-	-	8,000	-	-	191 2 6	-	-
46	-	-	-	-	-	-	9,700	90 - -	-	-	-	-	-	-	-
47	-	-	-	-	-	-	3,500	86 2 6	-	-	-	-	-	-	-
49	3,000	-	45 - -	-	103 12 6	-	-	-	-	-	-	-	-	-	-
50	500	-	22 10 -	-	17 11 8	-	-	-	-	-	-	-	-	-	-
51	-	-	-	-	-	-	2,000	37 11 8	-	-	-	-	-	-	-
52	-	-	-	-	-	-	12,000	256 16 8	-	7,000	-	-	-	-	-
53	-	-	-	-	-	-	11,000	349 11 8	-	-	-	-	-	-	-
54	3,000	-	-	-	74 5 -	-	29,600	902 13 5	48 15	-	-	-	-	-	-
55	3,000	-	315 - -	-	105 - -	-	-	-	-	-	-	-	-	-	-
56	-	-	-	-	-	-	25,000	631 10 10	-	-	-	-	-	-	-
57	1,000	-	204 9 -	-	31 9 2	-	11,500	472 10 10	-	-	-	-	-	-	-
58	8,000	-	720 - -	-	314 - -	-	9,000	316 12 6	-	-	-	-	-	-	-
59	-	-	-	-	-	-	3,000	139 2 6	-	-	-	-	-	-	-
60	2,000	-	-	-	-	-	5,000	108 5 -	-	-	-	-	-	-	-
61	-	-	-	-	-	-	3,000	85 2 6	-	-	-	-	-	-	-
62	-	-	-	-	-	-	6,000	154 - -	-	10,666 13 4	-	281 3 4	-	-	-
63	3,000	-	1,075 19 6	-	96 8 4	-	-	-	-	3,000	-	68 2 11	-	-	-
64	-	-	-	-	-	-	1,000	31 6 8	-	2,000	-	55 10 -	-	-	-
65	-	-	-	-	-	-	13,000	968 10 -	-	2,500	-	59 1 3	-	-	-
66	-	-	-	-	-	-	3,000	110 7 6	-	-	-	-	-	-	-
67	-	-	-	-	-	-	-	-	-	2,000	-	172 - -	-	-	-
68	5,000	-	1,906 4 10	-	165 12 6	-	4,000	121 - -	-	-	-	-	-	-	-
70	3,386 16	-	75 - -	-	70 - -	-	-	-	-	2,000	-	59 11 8	-	-	-
71	5,000	-	1,527 16 9	-	192 15 -	-	-	-	-	-	-	-	-	-	-
72	1,000	-	138 3 0	-	58 10 10	-	5,000	190 12 6	-	4,000	-	-	-	-	-
73	-	-	-	-	-	-	-	-	-	3,500	-	102 6 8	31 5.	-	-
74	-	-	-	-	-	-	2,000	96 16 8	-	750	-	23 16 3	-	-	-
76	1,000	-	260 10 6	-	43 12 6	-	-	-	-	500	-	18 - 10	-	-	-
77	500	-	362 10 0	-	12 18 9	-	3,000	183 16 8	-	-	-	-	-	-	-
78	1,000	-	-	-	20 7 6	-	-	-	-	-	-	-	-	-	-
79	-	-	-	-	-	-	4,000	314 - -	-	-	-	-	-	-	-
80	1,000	-	-	-	24 1 8	-	-	-	-	-	-	-	-	-	-
82	-	-	-	-	-	-	-	-	-	4,000	-	158 10 -	-	-	-
86	1,149 19	-	96 7 10	-	29 18 1	-	-	-	-	550	-	53 9 8	-	-	-
83	-	-	-	-	-	-	-	-	-	2,500	-	-	-	-	-
£.	70,536 15	-	6,749 11 5	-	2,141 8 6	-	203,250	6,348 9 11	48 15	52,966 13 4	-	1,242 15 1	-	31 5	-

SCOTTISH AMICABLE LIFE ASSURANCE SOCIETY—continued.

IV., V., and VI.

Total Amount Assured, Reversionary Bonuses, Premiums Receivable, and Total Premiums received on all Policies, other than those specified under II. and III., in existence as at 31st December 1900.

	Original Sums Assured.	Reversionary Bonuses.	Premiums Receivable.		Total Premiums Received.
			Ordinary.	Extra.	
WITH PROFITS.					
I. WITH ORDINARY PARTICIPATION.					
	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.
Ascending Scale - - -	33,650 - -	- - -	549 18 7	1 10 -	1,234 18 11
Limited Payments - - -	381,400 - -	29,881 3	14,886 7 11	39 11 -	133,764 18 1
Endowment Assurances - - -	401,673 5 -	1,179 8 3	17,341 3 1	118 15 8	52,091 18 3
Joint Lives - - -	8,500 - -	2,248 9 -	447 6 6	2 - -	9,438 - -
Last Survivor - - -	3,199 19 -	2,814 12 -	38 8 -	- - -	1,879 4 -
Special Policies for Children - - -	4,500 - -	- - -	52 - - -	- - -	187 17 6
	832,923 4 -	36,123 12 3	33,315 4 1	161 16 8	195,596 16 9
II. UNDER MINIMUM PREMIUM SYSTEM.					
Ascending Scale - - -	58,150 - -	- - -	927 17 5	179 8 9	2,395 9 -
Limited Payments - - -	446,984 - -	- - -	14,600 15 5	38 9 2	144,860 19 4
Joint Lives - - -	17,908 - -	- - -	749 3 5	- - -	6,258 12 1
	523,042 - -	- - -	16,277 16 3	217 17 11	153,515 - 5
WITHOUT PROFITS.					
Ascending Scale - - -	48,150 - -	- - -	1,020 12 -	- - -	5,897 17 10
Limited Payments - - -	22,600 - -	- - -	974 10 -	- - -	9,167 2 6
Endowment Assurances - - -	572,538 - 1	- - -	23,055 3 6	39 1 5	222,909 13 5
Last Survivor - - -	24,150 - -	- - -	338 8 -	- - -	6,672 7 9
Short Term - - -	111,626 17 10	- - -	1,767 8 2	- - -	6,128 4 11
Survivorship - - -	116,365 - -	- - -	888 8 2	262 10 -	16,658 7 9
Endowments - - -	55,394 19 -	- - -	1,325 6 2	- - -	25,592 9 4
	950,824 16 11	- - -	29,369 16 -	301 11 5	293,026 3 6
	2,306,790 - 11	36,123 12 3	78,962 16 4	681 6 -	642,138 - 8

Re-assurances in existence as at 31st December 1900, corresponding to foregoing Statement.

	Sums Assured.	Reversionary Bonuses.	Ordinary Premiums Receivable.	Total Premiums Received.
WITH PROFITS.				
I. WITH ORDINARY PARTICIPATION.				
	£. s. d.	£. s. d.	£. s. d.	£. s. d.
Limited Payments - - -	18,300 - -	691 10 -	846 11 8	6,011 11 6
Endowment Assurances - - -	12,000 - -	- - -	577 10 -	1,596 2 6
	30,300 - -	691 10 -	1,424 1 8	7,607 14 -
II. UNDER MINIMUM PREMIUM SYSTEM.				
Ascending Scale - - -	4,500 - -	- - -	58 7 6	118 -
Limited Payments - - -	30,000 - -	- - -	1,081 5 11	9,537 5 10
	34,500 - -	- - -	1,139 13 5	9,655 5 10
WITHOUT PROFITS.				
Limited Payments - - -	5,000 - -	- - -	118 6 8	3,076 13 4
Endowment Assurances - - -	7,000 - -	- - -	464 16 10	2,336 14 2
Last Survivor - - -	4,000 - -	- - -	79 15 -	1,266 5 -
Short Term - - -	18,000 - -	- - -	274 5 5	678 17 11
Survivorship - - -	52,000 - -	- - -	248 17 6	7,707 5 -
	86,000 - -	- - -	1,186 1 5	15,065 15 5
	150,800 - -	691 10 -	3,749 16 6	32,328 15 3

SCOTTISH AMICABLE LIFE ASSURANCE SOCIETY—continued.

VII.

Total Amount of Immediate Annuities on Single Lives.

Age.	Amount of Annuities.	Age.	Amount of Annuities.	Age.	Amount of Annuities.
	£. s. d.		£. s. d.		£. s. d.
26	19 8 -	57	1,028 17 11	78	558 9 4
35	25 9 2	58	697 3 3	79	632 18 8
36	24 - -	59	1,817 17 9	80	491 15 4
38	84 19 -	60	877 1 6	81	1,033 19 6
40	26 - 10	61	1,465 15 -	82	837 6 11
41	150 - -	62	1,734 1 3	83	112 9 -
42	53 - -	63	1,450 18 7	84	404 19 10
43	147 1 8	64	817 5 11	85	250 15 -
44	290 18 3	65	931 19 11	86	270 - -
45	235 5 -	66	1,518 4 10	87	15 - -
46	425 - 9	67	643 17 11	88	34 10 -
47	760 2 9	68	685 17 10	89	350 - -
48	254 - 10	69	520 2 10	91	39 - -
49	258 3 2	70	1,133 17 9	95	161 5 -
50	46 - -	71	745 15 8		
51	130 18 10	72	422 11 10		30,669 - 7
52	610 19 5	73	922 12 6		
53	315 11 2	74	529 2 3		
54	93 15 10	75	492 7 1	Re-assured	
55	932 - -	76	457 16 8	Age 57 -	150 -
56	1.176 3 11	77	524 5 5		

Total Amount of Immediate Annuities on two or more Lives.

I. Joint Life and Survivor Annuities.

Age.		Amount of Annuities.	Age.		Amount of Annuities.	
Older Life.	Younger Life.		Older Life.	Younger Life.		
		£. s. d.			£. s. d.	
48	46	24 - -	68	65	77 11 8	
55	44	22 - -	69	67	33 4 2	
—	46	30 19 -	72	66	38 11 -	
—	49	84 - -	73	46	32 1 8	
—	53	100 - -	—	62	257 5 -	
56	54	200 11 4	—	71	42 10 -	
58	54	120 3 4	74	59	25 - -	
59	54	20 - -	—	62	15 - 8	
—	57	30 - -	—	71	55 19 -	
60	39	423 17 4	—	72	123 10 6	
—	58	160 - -	75	65	38 3 4	
61	58	338 8 -	77	50	176 9 -	
62	56	102 10 5	—	67	42 5 -	
—	57	48 13 4	86	60	200 - -	
63	60	226 17 4	87	82	18 - -	
64	57	20 - -	88	64	117 18	
—	62	357 1 8	On Three Lives.			
65	50	52 1 -				
—	52	60 11 8				
—	60	65 5 -				
66	63	103 - 8	59	57	55	158 10 -
—	64	69 15 -	62	51	46	29 16 -
67	53	12 7 4	Total - - £.			4,232 13 5
—	61	40 -				
68	64	38 15 10				

SCOTTISH AMICABLE LIFE ASSURANCE SOCIETY—*continued.*VII.—*continued.*

II. Joint Life Annuities.

Age.		Amount of Annuities
Older Life.	Younger Life.	
		£. s. d.
59	54	10 - -
60	32	234 8 -
63	48	240 -
	£.	484 8 -

VIII.

Annuities other than those specified under VII.

Description of Annuities.	Amount of Annuities.	Annual Premiums Receivable.	Consideration Money or Single Premiums.	Total Annual Premiums Received.
	£. s. d.	£. s. d.	£. s. d.	£. s. d.
Contingent - - - -	1,880 - -	—	16,920 - -	—
Survivorship - - - -	3,090 14 3	987 13	1,163 2 6	4,453 18 3
Temporary - - - -	809 14 9	—	4,766 15 5	—
Deferred - - - -	1,093 3 5	302 10 4	1,644 9 -	1,113 11 10
£.	6,873 12 5	1,290 3 4	24,494 6 11	5,567 10 1
Reassured Deferred Annuity - £.	215 17 6	76 6 8	—	229 - -

IX.

Average Rate of Interest at which the Life Assurance Fund of the Society was invested during each year since last investigation :

£. s. d.	£. s. d.
1896 - - 4 - 2 per cent.	1899 - - 3 19 - per cent.
1897 - - 4 - 9	1900 - - 3 19 2 „
1898 - - 3 18 11	

X.

Tables containing Examples of the Surrender Values at present allowed.

(1) For with Profit Policies of 1,000*l.* Payable at Death by Equal Annual Premiums for the Whole Term of Life, exclusive of value of Bonus Additions.

Age at Entry.	DURATION OF POLICY					
	5 years.	10 years.	15 years.	20 years.	25 years.	30 years.
	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.
20	25 5 -	64 - -	108 5 -	159 5 -	219 10 -	287 5 -
30	38 15 -	93 15 -	158 15 -	231 15 -	312 10 -	399 15 -
40	59 - -	140 15 -	231 5 -	328 10 -	427 10 -	526 15 -
50	87 - -	202 10 -	320 - -	437 15 -	548 5 -	641 15 -
60	121 - -	273 10 -	416 5 -	537 - -	631 - -	726 - -

SCOTTISH AMICABLE LIFE ASSURANCE SOCIETY—*continued.*X.—*continued.*

(2) For "Minimum Premium" Policies of 1,000*l.* Payable at Death by Equal Annual Premiums for the Whole Term of Life, exclusive of value of Bonus Additions.

Age at Entry.	DURATION OF POLICY.					
	5 years.	10 years.	15 years.	20 years.	25 years.	30 years.
	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.
20	20 5 -	51 5 -	86 10 -	127 10 -	186 15 -	258 10 -
30	31 - -	75 - -	127 - -	185 5 -	265 15 -	359 15 -
40	47 5 -	112 10 -	185 - -	263 - -	363 5 -	474 -
50	69 10 -	162 - -	256 - -	350 5 -	466 - -	577 10 -
60	96 15 -	218 15 -	333 - -	429 15 -	536 5 -	653 5 -

(3) For Endowment Assurances of 1,000*l.* Payable at the Age of 60 or at Death, exclusive of value of Bonus Additions.

Age at entry.	DURATION OF POLICY.				
	5 years.	10 years.	15 years.	20 years.	25 years.
	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.
20	41 15 -	96 - -	165 10 -	255 5 -	372 5 -
25	54 15 -	126 - -	218 15 -	340 5 -	499 10 -
30	73 10 -	170 5 -	297 15 -	466 - -	691 - -
35	102 - -	238 5 -	419 10 -	663 10 -	Policy matures.
40	148 15 -	349 10 -	622 - -	Policy matures.	

The Surrender Value allowed for pure Endowments with return of Premium varies from 60 to 90 per cent. of the Premiums paid, according to duration.

(Note.)

All the business of the Society is considered to be effected at European Rates: the manner in which extras for foreign residence and travel and Policies on rated-up lives are dealt with is stated in section 2 of the Fifth Schedule.

Wm. Crouch, Chairman.
 Robert Blyth, } Directors.
 Colin Dunlop, }
 N. B. Gunn, Manager and Actuary

Glasgow, 29th August, 1901.

VULCAN BOILER AND GENERAL INSURANCE COMPANY (LIMITED).

LIFE (GENERAL ACCIDENT) ASSURANCE ACCOUNT

Of the Vulcan Boiler and General Insurance Company (Limited), for the Year ending 31st December 1900.

	£. s. d.		£. s. d.	£. s. d.
Amount of Fund at the beginning of the Year -	4,041 17 2	Claims under (General Accident Policies, after deduction of Sums Re-assured)	Fatal - None.	
Premiums (after Deductions of Re-insurance Premiums) -	6,260 1 7		Ordinary 2,285 16 2	2,285 16 2
Interest -	131 7 -	Commission -	-	782 10 3
		Expenses of Management -	-	782 10 2
		Amount of Life (General Accident) Assurance Fund at the end of the year, as per Balance Sheet -	-	6,582 9 2
£.	10,433 5 9		£.	10,433 5 9

GENERAL REVENUE ACCOUNT

Of the Vulcan Boiler and General Insurance Company (Limited), for the Year ending 31st December 1900.

	£. s. d.		£. s. d.
Amount of Fund at the beginning of the Year -	23,964 6 10	Claims under Policies (after deduction of sums re-assured) -	39,442 18 5
Premiums (after deduction of re-insurance Premiums) -	130,101 12 5	Commission -	13,562 - 11
Inspection and Indicating Fees -	4,799 17 11	Expenses of Management :	
Transfer Fees -	8 2 6	Engineers', Inspectors', Agents', and other Salaries and Travelling Expenses -	46,083 16 5
Interest -	6,958 2 -	Directors' and Auditors' Fees -	1,294 10 -
		Rent and Taxes -	2,500 13 3
		Printing and Stationery -	1,463 13 11
		Advertising -	2,177 9 7
		Postages -	1,176 9 6
		Office and Incidental Expenses -	2,285 3 9
		Policy Stamps -	124 5 3
		Income Tax -	1,844 5 10
		Law Charges -	931 12 9
		Mine Inspection Fees -	6 10 3
		Glasgow Office Expenses -	565 13 2
		London -	519 - -
		Birmingham -	162 7 10
		Newcastle -	94 18 2
		Leeds -	139 - -
		Newport -	276 9 4
		Bradford -	194 17 6
			61,840 16 6
		Dividends to Shareholders -	30,000 - -
		Transferred to Reserve Fund -	2,000 - -
		Amounts written off :	
		Furniture and Instruments -	250 - -
		New Business Purchase Account -	1,500 - -
		Agents' Balances -	400 - -
			2,150 - -
		Amount of Fund at the end of the Year as per Balance Sheet -	16,836 5 10
£.	165,832 1 8		£. 165,832 1 8

VULCAN BOILER AND GENERAL INSURANCE COMPANY (LIMITED)—*continued.*

BALANCE SHEET

Of the Vulcan Boiler and General Insurance Company (Limited), as at 31st December 1900.

LIABILITIES.	£.	s.	d.	ASSETS.	£.	s.	d.
Subscribed Capital—75,000 shares of 5 <i>l.</i> each; 2 <i>l.</i> 10 <i>s.</i> per share paid up - -	187,500	-	-	Investments (including Securities deposited with the High Court of Chancery):			
Life (General Accident) Assurance Fund -	6,582	9	2	Railway and other Debentures and De-	144,684	13	8
Reserve Fund - - - - -	13,417	10	10	benture Stock - - - - -			
General Revenue Account - - - -	16,836	5	10	Railway Shares (Preference) - - -	5,553	3	6
				Railway Stock (Preference and Ordinary)	45,972	2	11
Total Funds - - - £.	224,336	5	10	Manchester Corporation Stock - - -	6,056	8	3
Claims admitted but not paid - - -	10,253	5	4	Loan (fully secured) - - - - -	7,000	-	-
Outstanding Accounts - - - - -	2,784	11	11	Balance uninvested by the High Court of			
Suspense Account—Premiums - - -	2,023	-	4	Chancery - - - - -		1	10 2
Indicator Tap Account - - - - -	15	10	6	Outstanding Interest and Dividends (accrued	3,310	10	7
				but not yet payable) - - - - -			
				New Business Purchase Account - - -	10,260	5	-
				Furniture and Instruments - - - -	2,291	12	9
				Stationery in hand - - - - -	617	-	8
				Agents' Balances (nearly the whole of this	1,930	18	6
				sum has since been paid) - - - -			
				Deposit with the National Telephone Com-	21	1	-
				pany (returnable) - - - - -			
				Deposit with the General Post Office (return-	20	-	-
				able) - - - - -			
				Stamps on hand - - - - -	13	-	2
				Cash in hand and on Current Account -	11,680	6	9
£.	239,412	13	11	£.	239,412	13	11

Charles J. Galloway, Chairman.
 Arthur Galloway, } Directors.
 Joseph Leigh, }
 Edwd Hadfield, Secretary.

NORTHERN ASSURANCE COMPANY.

(Third and Fourth Schedules.)

REVENUE ACCOUNTS

Of the Northern Assurance Company, for the Year ending 31st December 1900.

*I.—NON-PARTICIPATION LIFE ACCOUNT.

	£.	s.	d.		£.	s.	d.
Amount of this Fund at the beginning of the Year	351,280	19	11	Claims paid and outstanding (after deduction of Re-Assurances)	29,922	8	6
Premiums received (after deduction of Re-Assurances)	33,285	6	6	Surrenders	3,470	-	6
Interest (less Income Tax)	13,341	13	3	Commission	1,504	17	2
				Expenses of Management	1,823	13	5
				Amount of this Fund at the end of the Year, as per Fourth Schedule	361,187	-	1
£.	397,907	19	8	£.	397,907	19	8

*II.—PARTICIPATION LIFE ACCOUNT.

	£.	s.	d.		£.	s.	d.
Amount of this Fund at the beginning of the Year	2,941,537	17	5	Claims paid and outstanding (after deduction of Re-Assurances)	222,597	-	2
Premiums received (after deduction of Re-Assurances)	231,542	7	2	Surrenders	11,735	4	4
Interest (less Income Tax)	111,773	11	10	Commission	10,347	4	1
				Expenses of Management	12,807	-	8
				Amount of this Fund at the end of the Year, as per Fourth Schedule	3,027,367	7	2
£.	3,284,853	16	5	£.	3,284,853	16	5

* The Life Assurance business of the Northern consists of two distinct branches—the Non-Participation and the Participation. In the former the profits belong to the Shareholders, in the latter to the Policyholders. Separate accounts are, therefore, given. Payment of the sums assured is guaranteed by the Shareholders' Capital in both branches.

III.—ANNUITY ACCOUNT.

	£.	s.	d.		£.	s.	d.
Amount of this Fund at the beginning of the Year	394,663	3	4	Paid to Annuityants	31,135	16	2
Sums received as consideration for Annuities granted	74,946	11	2	Commission	638	10	9
Interest (less Income Tax)	15,869	6	5	Expenses of Management	918	5	1
				Amount of this Fund at the end of the Year, as per Fourth Schedule	452,786	8	11
£.	485,479	-	11	£.	485,479	-	11

IV.—FIRE ACCOUNT.

	£.	s.	d.		£.	s.	d.
Amount of Fire Fund at the beginning of the Year	-			Losses by Fire paid and outstanding (after deduction of Re-Assurances)	417,188	13	-
Proportion of Premiums set aside to meet Liability under Current Policies at 31st December 1899	288,676	2	11	Commission	113,010	19	5
Premiums received (after deduction of Re-Assurances)	752,309	15	4	Expenses of Management	146,065	7	5
				Proportion of Premiums set aside to meet Liability under Current Policies, being 40 per cent. of the Revenue for 1900	300,928	18	2
				Balance of Revenue transferred to Profit and Loss Account	58,797	-	3
£.	1,035,985	18	3	Amount of Fire Fund at the end of the Year, as per Fourth Schedule	-		
				£.	1,035,985	18	3

NORTHERN ASSURANCE COMPANY—*continued.*

V.—PROFIT AND LOSS ACCOUNT.

	£.	s.	d.		£.	s.	d.
Balance brought forward from last year -	199,364	5	5	Amount transferred to Staff Pension Fund in terms of resolution of General Meeting held 8th June 1900 -	5,000	-	-
Balance of Interest Account, after deducting the Amounts due to the Life, Annuity, and Staff Funds, respectively -	57,820	2	8	Dividend and Bonus declared 8th June 1900 -	60,000	-	-
Amount transferred from Fire Account -	58,797	-	3	Dividend declared 22nd November 1900 -	30,000	-	-
Surplus on Valuation of Reversions -	2,031	4	6	Income Tax -	8,496	-	6
				Allowances to retired Officers of the Company, and to families of deceased Officers -	1,796	16	8
				Company's moiety of Assurance Premiums of Staff -	993	10	3
				Agents' and other Balances irrecoverable -	747	14	4
				Loss on Exchange -	263	19	2
				Balance at Credit of this Account, as per Fourth Schedule -	210,714	11	11
£.	318,012	12	10	£.	318,012	12	10

BALANCE SHEET.

Of the Northern Assurance Company, on the 31st December 1900.

LIABILITIES.	£.	s.	d.	ASSETS.	£.	s.	d.
Shareholders' Capital paid-up -	300,000	-	-	Mortgages on Property within the United Kingdom -	221,031	18	10
Fire Reserve Fund -	1,000,000	-	-	Mortgages on Property out of the United Kingdom -	46,546	1	7
Proportion of Fire Premiums set aside to meet liability under Current Policies -	300,923	18	2	(Viz., in Australia, under the direction of the Local Board at Melbourne.)			
Life Assurance Fund—Non-participation Branch -	361,187	-	1	Loans on Parochial and other Public Rates -	355,825	15	9
Life Assurance Fund—Participation Branch -	3,027,367	7	2	Loans on Life Interests -	56,200	-	-
Annuity Fund -	452,786	8	11	Loans on Reversions -	29,222	8	4
Staff Pension Fund -	37,755	19	5	Loans on Indian Government Securities -	20,000	-	-
Fletcher Trust Fund -	7,563	17	1	Loans on the Company's Policies -	155,620	2	4
Balance at the credit of Profit and Loss Account -	210,714	11	11	Investments:			
	5,698,299	2	9	British Government Securities -	262,954	7	2
£.				British Municipal Securities -	68,590	6	2
Outstanding Life Claims -	45,042	11	9	Indian and Colonial Government Securities -	260,900	1	2
Unclaimed Surrender Values -	3,270	7	4	Indian and Colonial Provincial Securities -	131,204	9	3
Outstanding Fire Losses -	64,090	3	11	Indian and Colonial Municipal Securities -	380,548	18	5
Outstanding Charges -	8,254	17	1	Foreign Government Securities -	683,052	7	-
Interest paid in advance -	4,029	13	9	Foreign Provincial Securities -	88,347	15	6
Bills payable, being Drafts by distant Agencies not arrived at maturity -	6,302	19	-	Foreign Municipal Securities -	542,580	4	9
Due to other Companies and Agents -	65,783	4	5	Railway and other Debentures and Debenture Stocks—Home and Foreign -	708,899	17	1
Shareholders' Dividends unclaimed -	2,920	17	2	Railway and other Preference and Guaranteed Stocks -	464,416	7	2
	199,694	14	5	Railway Ordinary Stocks -	19,821	14	9
				Gas and Water Ordinary Stocks -	105,704	15	4
				Rent Charges -	27,914	4	7
				House Property (Company's Offices) -	329,270	1	10
				House Property (Mortgages foreclosed) -	113,941	3	5
				Company's Interest in Salvage Corps' Buildings -	6,461	10	3
				Freehold Ground Rents -	49,319	5	9
				Reversions -	351,955	-	-
				Bills Receivable, being Remittances not arrived at maturity -	15,295	19	2
				Due from other Companies and Agents -	234,401	8	8
				Outstanding Premiums -	28,651	17	-
				Outstanding Interest and Dividends -	3,923	4	3
				Interest accrued but not payable -	51,539	18	1
				Cash in the hands of Bankers (on Deposit) -	6,360	17	6
				Cash in the hands of Bankers (on Current Account) -	77,899	16	11
				Stamps on hand -	235	16	4
				Cash in hand -	1,396	2	10
	5,897,993	17	2	£.	5,897,993	17	2

R. Baring, Chairman.
E. Chaplin,
Algernon West, } Directors.
H. E. Wilson, General Manager.

NORTHERN ASSURANCE COMPANY—*continued.**(Fifth Schedule.)*

Statement respecting the VALUATION OF THE LIABILITIES under Life Policies and Annuities of the Northern Assurance Company to be made by the Actuary.

I.

The date up to which the valuation is made :—
The 31st December 1900.

II.

The Life Assurance business of the Northern consists of two distinct branches, the non-participation and the participation.

In both branches the principles on which the valuation is made are at the discretion of the General Court of Directors.

The sums assured are valued, on the one side, and the premiums, less the "loading," on the other, and the difference between the two results constitutes the liability.

In the case of policies issued at increased premiums on the lives of persons supposed to have an expectation of life less than the average, the advanced ages for which the premiums have been charged are taken in estimating the liability.

In the case of short term policies the values are taken at a year's premium.

In the case of issue, and Name and Arms, policies the values are taken at the whole of the premiums received.

As regards temporary extra premiums for occupation, foreign residence, travel and war, one year's extra premium paid has been reserved. In the case of permanent military extras, the total premiums paid during the quinquennium were set aside.

The whole of the profits made in the non-participation branch belong to the shareholders.

The 109th Section of the Company's present Act of Incorporation directs as follows respecting the profits made in the participation branch :—

"Subject to such modification and regulations as may be made under the powers of this Act, with the sanction and approval of the *Committee of participation policy-holders for the time being, the whole profits of the participation branch shall belong to the participation policy-holders, under deduction of a sum equal to ten per centum of the premiums paid on that branch, to be retained by the Company as their remuneration for managing and carrying on the same, and guaranteeing the participation policy-holders against any deficiency in the funds of such branch, to make good to the policy-holders the sums assured by their policies and declared bonuses thereon, such sum of ten per centum to include all charges and expenses chargeable against the participation branch, with the exception of commissions and allowances to agents and others for introducing business on the participation principle, and such profits (after deducting the said ten per centum and the amount of all such commissions and allowances) shall be apportioned by the Company among the participation policy-holders, and applied either in making additions to the amounts assured by the participation policies, or, at the option of each participation policy-holder, in reducing the future premiums payable by such participation policy-holder : Provided always, that as regards participation policy-holders assured before the passing of this Act, nothing in this section contained shall authorize the Company to allot to any such participation policy-holder a less share of the profits actually made in the participation branch than they would have been bound to allot to him under the provisions of the hereinbefore recited Act of 1848."

The Act of 1848 directed as follows :—

"* * * the profits arising thereon," that is, on the participation branch, "shall be applied either in making additions to the policies held by the parties assured under this system, or in reducing the annual premiums payable by them, in their option, under the deduction of ten per cent. on the premiums, being the remuneration agreed to be accepted of by the Company for managing this branch of the business, and guaranteeing those who prefer assuring under the same, in case the funds of the branch should be found insufficient for that purpose."

NOTE.—Hitherto the Company have not charged anything against the participation branch in addition to ten per cent. on the premiums paid.

It has been the practice to distribute the profits among the policy-holders according to a uniform rate of reversionary additions to the sum assured. Such reversionary additions may then, if preferred, be surrendered for their present value in cash, or for a reduction in future premiums.

III.

The Table or Tables of Mortality used in the Valuation :—

For policies of assurance of more than five years' duration, the Institute of Actuaries' H* (6) table. For policies of assurance of less than five years' duration, the Institute of Actuaries' Hm. table. For Contingent Assurances the Carlisle table has been used. For Annuities, Finlaison's Government Annuitants' Mortality Experience Table (1883), Select.

* The Participation Policy-holders are entitled to appoint three of their number as a Committee, who have a voice with the General Court of Directors in the investment of the Funds of the Participation Branch, and in the determination of the regulations and practice of the Company with reference to the management of that Branch.

NORTHERN ASSURANCE COMPANY—*continued.*

IV.

The rate or rates of Interest assumed in the calculations :—

For all assurances, Two and three quarters per cent. For Annuities, Three per cent.

V.

The proportion of the Annual Premium Income, if any, reserved as a provision for future expenses and profits :—

The whole of the "Loading" i.e., the difference between the Premiums payable to the Office and the pure Hm. Two and three quarters per cent. Premiums, has been reserved. In the Non-Participation Branch a further reserve of 12,262% has been made in order to raise the value of the Loading to 10 per cent. of the value of the Office Premiums, that being the ratio of Expense for which the Branch is managed.

VI.

CONSOLIDATED REVENUE ACCOUNTS of The Northern Assurance Company for Five Years commencing 1st January, 1896, and ending 31st December, 1900.

NON-PARTICIPATION LIFE ACCOUNT.

	£.	s.	d.		£.	s.	d.
Amount of Funds on 1st January, 1896, the beginning of the period - - -	294,184	5	-	Amount transferred to Profit and Loss Account, in terms of Resolution of General Meeting held 12th June, 1896 -	10,000	-	-
Premiums (after deduction of Re-assurance Premiums) - - - - -	156,973	16	1	Claims under Policies (after deduction of Sums Re-assured) - - - - -	118,234	1	11
Interest (<i>less</i> Income Tax) - - - - -	61,634	7	10	Surrenders - - - - -	7,673	19	6
				Commission - - - - -	7,739	5	1
				Expenses of Management - - - - -	7,958	2	4
				Amount of Funds on 31st December, 1900, the end of the period, as per Third Schedule - - - - -	361,187	-	1
£.	512,792	8	11	£.	512,792	8	11

PARTICIPATION LIFE ACCOUNT.

	£.	s.	d.		£.	s.	d.
Amount of Funds on 1st January, 1896, the beginning of the period - - -	2,528,789	10	10	Claims under Policies (after deduction of Sums Re-assured) - - - - -	954,838	5	-
Premiums (after deduction of Re-assurance Premiums) - - - - -	1,110,968	17	8	Surrenders - - - - -	76,430	19	2
Interest (<i>less</i> Income Tax) - - - - -	529,975	-	7	Commission - - - - -	49,998	19	10
				Expenses of Management - - - - -	61,097	17	11
				Amount of Funds on 31st December, 1900, the end of the period, as per Third Schedule - - - - -	3,027,367	7	2
£.	4,169,733	9	1	£.	4,169,733	9	1

ANNUITY ACCOUNT.

	£.	s.	d.		£.	s.	d.
Amount of Funds on 1st January, 1896, the beginning of the period - - -	160,034	11	5	Annuities - - - - -	111,683	16	1
Consideration for Annuities granted - - -	353,966	4	9	Surrenders - - - - -	137	-	-
Interest (<i>less</i> Income Tax) - - - - -	56,190	12	6	Commission - - - - -	3,069	17	5
				Expenses of Management - - - - -	2,514	6	3
				Amount of Funds on 31st December, 1900, the end of the period as per Third Schedule - - - - -	452,786	8	11
£.	570,191	8	8	£.	570,191	8	8

NORTHERN ASSURANCE COMPANY—continued.

VII.

SUMMARY AND VALUATION of the Policies of the Non-Participation Branch of The Northern Assurance Company, as at 31st December, 1900.

DESCRIPTION OF TRANSACTIONS.	PARTICULARS OF THE POLICIES FOR VALUATION.				VALUATION.			
	Number of Policies.	Sums Assured and Annuities.	Office Yearly Premiums.	Net Yearly Premiums.	Value by the HM (5) and HM Table. Interest 2½ per cent.			
					Sums Assured and Annuities.	Office Yearly Premiums.	Net Yearly Premiums.	Net Liability.
ASSURANCES.								
I. Single Life. Whole Term. Uniform Premiums -	871	£. 619,648	£. 17,909	£. 16,851	£. 401,597	£. 217,081	£. 203,587	£. 198,010
II. " " " Increasing " -	125	56,990	2,958	2,774	60,664	35,944	33,332	27,332
III. " " " Decreasing " -	2	250	9	9	242	10	10	232
IV. " " " Limited " -	93	70,382	739	693	43,605	12,442	10,647	32,958
V. Endowment Assurances. Uniform Premiums -	184	107,070	4,406	4,176	75,204	41,942	39,801	35,403
VI. " " " Increasing " -	8	5,950	225	211	4,894	2,137	2,004	2,390
VII. Joint Life -	15	3,625	170	159	2,439	1,738	1,612	827
VIII. Last Survivor -	7	16,290	183	160	5,751	3,693	3,046	2,705
IX. Contingent -	40	37,435	382	296	3,236	2,467	1,935	1,301
X. Short Term -	81	63,680	785	—	1,270	—	—	1,270
XI. Endowments -	276	475,112	4,825	4,299	133,128	98,981	84,319	48,809
XII. Issue Risks -	4	15,500	—	—	499	—	—	499
XIII. Extra Premiums -	—	—	776	—	—	—	—	1,022
Total Assurances -	1,707	1,510,762	33,452	29,536	732,029	411,434	380,203	352,758
Deduct Re-assurances -	—	198,474	3,616	2,969	58,108	55,491	47,155	50,953
Net Amount of Assurances -	1,707	1,312,288	29,836	26,567	683,921	355,953	333,138	301,805
Adjustment to raise value of loading to 10 per cent. of the value of office premiums, that being the ratio of expense for which the branch is managed								
—	—	—	—	—	—	—	—	12,262
ANNUITIES.								
I. Contingent -	43	3,579	732	594	19,265	6,927	5,600	13,665
II. Extra Premiums -	—	—	12	—	—	—	—	12
Total Annuities -	43	3,579	744	594	19,265	6,927	5,600	13,677
Deduct Re-assurances -	—	550	132	109	1,681	1,595	1,320	861
Net Amount of Annuities -	43	3,029	612	485	17,584	5,332	4,280	13,316
Total of the Results -	1,750	Annuities, 3,029 1,312,283.	30,448	27,052	651,505	361,285	337,418	327,383

The division of the Assurances for the Whole Term of Single Life into the first four classes above has been made as at the dates when the Policies were taken out. Consequently, a Policy effected by increasing Premiums has been included in the second class, although the Premium, having reached its maximum before the date of the valuation is now uniform. Similarly with Policies in the third class. The fourth class includes all Policies which were effected by Single premiums or by a limited number of Annual Premiums. The Yearly Premiums entered under the second and fourth classes, except where in the former they have reached their maximum, are not those actually current at 31st December last, but the uniform Whole-Life Premiums which, at that date, have equivalent values. The Office Premiums actually current (i.e., the Premiums payable at the dates of Renewal of the Policies in 1901) are:—Class II., 2,731£., Class IV., 1,583£. The Premiums under the two Policies in Class III., have reached their minimum.

The division of the Endowment Assurances has been made in the same manner. The Premiums under the Policies in the sixth class have reached their maximum.

SUMMARY AND VALUATION of the Policies of the Participation Branch of The Northern Assurance Company, as at 31st December 1900.

DESCRIPTION OF TRANSACTIONS.	PARTICULARS OF THE POLICIES FOR VALUATION.				VALUATION.			
	Number of Policies.	Sums Assured and Bonuses.	Office Yearly Premiums.	Net Yearly Premiums.	Value by the HM (5) and HM Tables. Interest 2½ per cent.			
					Sums Assured and Annuities.	Office Yearly Premiums.	Net Yearly Premiums.	Net Liability.
ASSURANCES.								
I. Single Life. Whole Term. Uniform Premiums -	6,228	£. 3,696,011	£. 94,944	£. 78,525	£. 2,386,675	£. 1,214,422	£. 998,980	£. 1,387,745
II. " " Increasing " -	511	373,122	10,502	8,783	253,657	124,775	103,662	149,985
III. " " Decreasing " -	4	5,300	122	95	2,474	2,892	1,867	607
IV. " " Limited " -	679	491,158	4,185	1,945	306,813	67,983	37,086	271,227
V. Endowment Assurances. Uniform Premiums -	8,678	2,680,614	105,980	89,823	1,875,767	1,088,106	917,705	958,062
VI. " " Increasing " -	180	59,509	2,349	1,973	40,982	20,664	22,344	18,638
VII. Joint Life -	80	32,357	1,352	1,109	22,751	14,919	12,258	10,498
VIII. Last Survivor -	26	13,951	141	99	4,901	3,265	2,266	2,685
IX. Contingent -	2	5,500	22	18	188	83	67	121
X. Short Term -	1	2,500	45	-	45	-	-	45
XI. Issue Risks -	1	2,000	-	-	42	-	-	42
XII. Extra Premiums -	-	-	4,102	-	-	-	-	4,261
Total Assurances -	16,370	7,370,022	223,024	182,370	4,896,795	2,542,489	2,098,185	2,903,971
Deduct Re-assurances -	-	206,552	7,460	6,481	147,602	69,595	60,195	87,407
Net Amount of Assurances -	16,370	7,163,470	215,564	175,889	4,748,193	2,472,894	2,038,000	2,716,564
ANNUITIES.								
I. Contingent -	2	550	132	109	1,681	1,595	1,320	861
Total of the Results -	16,372	Annuities, 550 7,163,470	216,296	175,998	4,749,874	2,474,489	2,037,310	2,716,925

The note above is applicable here. The Office Premiums actually current are:—Class II., 10,085£.; Class III., 191£.; Class IV., 10,118£.; Class VI., 2,051£.

NORTHERN ASSURANCE COMPANY—*continued.*VII.—*continued.*

SUMMARY AND VALUATION of the Policies of the Annuity Branch of The Northern Assurance Company, as at 31st December, 1900.

Description of Transactions.	Particulars of the Policies for Valuation.		Valuation.		
	Number of Policies.	Annuities.	Value of Annuities by Finlaison's Government Annuity Table (1883) Select, Interest 3 per cent.	Addition for future Expenses.	Net Liability.
		£.	£.	£.	£.
1. Immediate Annuities - - - -	805	37,425	468,186	23,409	491,595
Deduct Re-Assurances - - - -	—	3,357	37,753	1,888	39,641
Net Amount of Immediate Annuities	805	34,068	430,433	21,521	451,954

VALUATION BALANCE SHEET of the Non-Participation Branch of The Northern Assurance Company, as at 31st December, 1900.

	£.	s.	d.		£.	s.	d.
Net Liability under Assurance and Annuity transactions (as per Summary Statement provided in Schedule 5) - - - - -	327,383	-	-	Assurance Fund — Non - Participation Branch (as per Balance Sheet under Schedule 4) - - - - -	361,187	-	1
Surplus - - - - -	33,804	-	1				
	£361,187	-	1		£361,187	-	1

VALUATION BALANCE SHEET of the Participation Branch of The Northern Assurance Company, as at 31st December, 1900.

	£.	s.	d.		£.	s.	d.
Net Liability under Assurance and Annuity transactions (as per Summary Statement provided in Schedule 5) - - - - -	2,716,925	-	-	Assurance Fund—Participation Branch (as per Balance Sheet under Schedule 4) - - - - -	3,027,367	7	2
Surplus - - - - -	310,442	7	2				
	£3,027,367	7	2		3,027,367	7	2

VALUATION BALANCE SHEET of the Annuity Branch of The Northern Assurance Company, as at 31st December, 1900.

	£.	s.	d.		£.	s.	d.
Net Liability under Annuity transactions (as per Summary Statement provided in Schedule 5) - - - -	451,954	-	-	Annuity Fund (as per Balance Sheet under Schedule 4) - - - - -	452,786	8	11
Surplus - - - - -	832	8	11				
	£452,786	8	11		£452,786	8	11

NORTHERN ASSURANCE COMPANY—*continued.*

VIII.

A bonus is set aside for all participation policies in force at the date of the valuation, but the same does not become payable until five full years' premiums have been paid. In the case of policies which become claims before that time, the original sum assured only is payable, and the value of the bonus set aside goes to increase the profits at next investigation.

IX.

The results of the valuation, showing—

(1) The total amount of profit made by the Company :—

In the Non-Participation Branch 33,804*l.* 0*s.* 1*d.* (including the sum of 3,473*l.* 5*s.*, undivided profit, brought forward five years ago), whereof 30,000*l.* was set apart for division.

In the Participation Branch 310,442*l.* 7*s.* 2*d.* (including the sum of 10,696*l.* 10*s.* 10*d.*, undivided profit, brought forward five years ago), whereof 299,397*l.* was divided. In addition to this the sum of 17,263*l.* was paid during the quinquennium by way of intermediate bonuses upon policies which became claims during that period.

In the Annuity Branch, the valuation discloses a profit of 832*l.* 8*s.* 11*d.*

(2) The amount of profit divided among the policy-holders and the number and amount of the policies which participated :—

299,397*l.* among 16,118 policies for 6,442,942*l.*

(3) Reversionary Bonuses allotted to Policies of 100*l.*

Age at Entry.	POLICIES IN FORCE FOR							
	5 Years.	10 Years.	15 Years.	20 Years.	25 Years.	30 Years.	35 Years.	40 Years.
	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.
20	7 15 -	7 15 -	7 15 -	7 15 -	7 15 -	7 15 -	7 15 -	7 15 -
30	7 15 -	7 15 -	7 15 -	7 15 -	7 15 -	7 15 -	7 15 -	7 15 -
40	7 15 -	7 15 -	7 15 -	7 15 -	7 15 -	7 15 -	7 15 -	7 15 -
50	7 15 -	7 15 -	7 15 -	7 15 -	7 15 -	7 15 -	7 15 -	7 15 -

Cash Bonuses receivable in place of the above Reversionary Bonuses.

Age at Entry.	POLICIES IN FORCE FOR							
	5 Years.	10 Years.	15 Years.	20 Years.	25 Years.	30 Years.	35 Years.	40 Years.
	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.
20	2 2 9	2 6 9	2 11 9	2 17 8	3 4 7	3 12 2	4 - 7	4 9 7
30	2 11 9	2 17 8	3 4 7	3 12 2	4 - 7	4 9 7	4 18 8	5 7 7
40	3 4 7	3 12 2	4 - 7	4 9 7	4 18 8	5 7 7	5 15 4	6 2 5
50	4 - 7	4 9 7	4 18 8	5 7 7	5 15 4	6 2 5	6 7 9	6 13 3

Reductions in the Annual Premium receivable in place of the above Reversionary Bonuses.

Age at Entry.	POLICIES IN FORCE FOR							
	5 Years.	10 Years.	15 Years.	20 Years.	25 Years.	30 Years.	35 Years.	40 Years.
	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.
20	- 2 -	- 2 4	- 2 9	- 3 4	- 4 -	- 5 -	- 6 3	- 8 -
30	- 2 9	- 3 4	- 4 -	- 5 -	- 6 3	- 8 -	- 10 5	- 13 9
40	- 4 -	- 5 -	- 6 3	- 8 -	- 10 5	- 13 9	- 18 1	1 4 8
50	- 6 3	- 8 -	- 10 5	- 13 9	- 18 1	1 4 8	-	-

R. Baring, Chairman.
E. Chaplin,
Algernon West, } Directors.
F. Laing, Actuary.

NORTHERN ASSURANCE COMPANY—*continued.*

(Sixth Schedule.)

Statement of the LIFE ASSURANCE AND ANNUITY BUSINESS of The Northern Assurance Company, on the 31st December, 1900.

I.

Uniform Annual Premiums for Assurances of 100*l.* for Whole Term of Single Life.

Age next Birthday.	Without Profits.	With Profits.	Age next Birthday.	Without Profits.	With Profits.	Age next Birthday.	Without Profits.	With Profits.
	£. s. d.	£. s. d.		£. s. d.	£. s. d.		£. s. d.	£. s. d.
18	1 12 9	1 18 11	33	2 5 4	2 12 11	48	3 15 2	4 4 5
19	1 13 7	1 19 10	34	2 6 8	2 14 4	49	3 18 2	4 7 7
20	1 14 3	2 - 7	35	2 8 -	2 15 9	50	4 1 4	4 10 10
21	1 14 9	2 1 2	36	2 9 6	2 17 4	51	4 4 8	4 14 4
22	1 15 2	2 1 8	37	2 11 1	2 19 1	52	4 8 3	4 18 -
23	1 15 9	2 2 4	38	2 12 8	3 - 9	53	4 12 1	5 2 -
24	1 16 5	2 3 1	39	2 14 5	3 2 8	54	4 16 2	5 6 2
25	1 17 1	2 3 10	40	2 16 4	3 4 8	55	5 - 6	5 10 8
26	1 17 10	2 4 8	41	2 18 3	3 6 8	56	5 5 2	5 15 5
27	1 18 9	2 5 8	42	3 - 4	3 8 11	57	5 10 1	6 - 6
28	1 19 8	2 6 8	43	3 2 7	3 11 3	58	5 15 3	6 5 9
29	2 - 8	2 7 10	44	3 4 10	3 13 8	59	6 - 9	6 11 5
30	2 1 9	2 9 -	45	3 7 3	3 16 2	60	6 6 7	6 17 4
31	2 2 11	2 10 3	46	3 9 9	3 18 9	61	6 12 8	7 3 7
32	2 4 1	2 11 6	47	3 12 4	4 1 6			

Female lives pay until the age of 50 an additional annual premium of 5*s.* per cent. on the sum assured.

II.

Total Amount Assured for Whole Term of Single Life.

Age next Birthday.	NON-PARTICIPATION BRANCH.			Age next Birthday.	PARTICIPATION BRANCH.		
	Sum Assured.	Sum Assured.	Reversionary Bonus.		Sum Assured.	Sum Assured.	Reversionary Bonus.
	£.	£.	£.		£.	£.	£.
10	—	425	—	54	19,050	124,150	19,449
11	—	—	—	55	25,318	102,603	16,034
12	—	—	—	56	14,000	107,102	20,377
13	—	500	39	57	18,127	140,452	25,191
14	—	500	—	58	26,260	137,152	24,969
15	50	550	39	59	17,885	95,197	22,389
16	—	250	—	60	14,361	70,813	13,633
17	300	2,375	345	61	19,497	98,377	20,565
18	50	400	—	62	24,820	91,409	19,808
19	700	2,550	19	63	20,194	91,689	22,757
20	1,250	2,200	16	64	10,420	64,949	14,902
21	1,550	2,100	45	65	10,650	65,076	15,465
22	1,600	3,500	1	66	15,384	73,998	22,159
23	3,700	8,925	109	67	14,325	56,572	14,288
24	2,200	6,000	48	68	11,521	61,095	17,938
25	1,000	8,870	140	69	11,645	64,025	20,512
26	2,650	16,495	301	70	6,550	59,733	18,905
27	2,950	10,250	140	71	5,450	58,655	19,093
28	2,900	22,850	665	72	6,100	31,495	9,377
29	2,120	24,700	509	73	9,484	39,466	12,983
30	2,350	27,975	608	74	19,563	32,187	11,280
31	4,150	28,350	625	75	1,786	34,112	12,335
32	1,750	35,250	957	76	10,200	20,846	8,738
33	9,850	38,400	1,232	77	5,150	21,598	8,312
34	5,100	40,150	1,266	78	2,900	14,415	6,878
35	3,900	43,086	1,841	79	5,455	14,703	6,735
36	7,800	48,738	2,275	80	10,625	20,025	9,467
37	16,750	45,230	2,348	81	5,982	23,520	10,350
38	8,475	67,600	2,558	82	2,450	18,825	8,598
39	11,700	56,400	3,342	83	4,565	6,535	2,941
40	17,650	121,850	8,079	84	1,875	6,472	3,321
41	9,070	84,743	7,456	85	450	6,570	3,069
42	18,620	87,730	8,119	86	375	1,550	646
43	13,850	64,374	6,549	87	1,500	6,325	2,413
44	15,933	97,660	10,774	88	2,100	1,200	715
45	29,245	100,760	11,589	89	—	450	222
46	26,929	123,805	11,764	90	158	7,049	4,090
47	21,578	89,123	12,098	91	150	—	—
48	13,680	102,634	13,365	92	625	—	—
49	25,185	137,708	21,306	93	—	500	78
50	39,614	130,120	17,764	94	2,000	1,000	365
51	19,350	108,145	16,162	95	—	2,000	1,201
52	37,981	146,929	21,269	96	—	—	—
53	24,630	85,866	15,326	97	100	—	—
	£.				£.		
					787,210	3,899,956	673,635

Includes all the Assurances for whole term of Single Life. See first Four Classes on page 267.

NORTHERN ASSURANCE COMPANY—*continued.*II.—*continued.*

Re-Assurances, corresponding to Statement of Assurances for Whole Term of Single Life.

Age next Birthday.	NON-PARTICIPATION BRANCH.			PARTICIPATION BRANCH.		
	Re-Assurances Without Profits.	Re-Assurances With Profits.		Re-Assurances Without Profits.	Re-Assurances With Profits.	
	Sum Assured.	Sum Assured.	Reversionary Bonus.	Sum Assured.	Sum Assured.	Reversionary Bonus.
	£.	£.	£.	£.	£.	£.
31	—	—	—	1,000	—	—
33	—	1,000	—	—	—	—
37	—	2,000	—	—	—	—
39	—	1,000	140	—	—	—
40	—	—	—	3,000	22,500	—
41	—	—	—	3,000	—	—
42	—	2,000	155	3,000	—	—
44	—	1,500	323	—	—	—
45	—	5,000	—	—	—	—
46	—	7,250	1,246	—	10,000	—
47	—	5,000	132	—	—	—
49	—	2,825	131	5,000	5,000	180
50	12,500	11,000	2,560	—	—	—
51	9,000	—	—	—	—	—
52	7,000	9,000	1,958	3,000	—	—
53	—	5,000	—	500	—	—
54	—	—	—	3,369	5,000	714
55	—	5,700	848	8,000	—	—
56	—	—	—	3,000	—	—
57	—	—	—	3,000	—	—
58	—	2,000	782	8,000	13,000	1,899
59	—	—	—	3,000	—	—
62	—	5,800	1,460	—	—	—
63	—	1,500	458	3,000	—	—
65	—	—	—	3,000	—	—
66	—	1,000	200	—	—	—
68	—	—	—	2,400	—	—
69	2,500	—	—	—	—	—
70	—	—	—	1,000	—	—
72	—	1,000	414	—	—	—
74	1,000	4,000	680	—	—	—
78	—	—	—	—	2,000	—
79	—	1,500	737	—	—	—
80	—	—	—	4,000	—	—
81	—	—	—	4,000	—	—
82	—	—	—	—	2,000	1,209
85	—	—	—	—	1,000	—
87	—	—	—	1,500	2,000	798
92	400	—	—	—	—	—
94	—	1,000	365	—	—	—
£.	32,400	76,075	12,589	65,769	62,500	4,710

NORTHERN ASSURANCE COMPANY—continued.

III.

Amount of Premiums receivable annually for each year of Life, after deducting abatements made by application of Bonuses, in respect of Assurances for Whole Term of Single Life.

Age next Birthday.	Non-Participation Branch.		Participation Branch.		Age next Birthday.	Non-Participation Branch.		Participation Branch.	
	Annual Premiums.		Annual Premiums.			Annual Premiums.		Annual Premiums.	
	Ordinary.	Extra.	Ordinary.	Extra.		Ordinary.	Extra.	Ordinary.	Extra.
	£.	£.	£.	£.		£.	£.	£.	£.
10	—	—	6	—	53	844	—	2,379	67
11	—	—	—	—	54	558	38	3,389	92
12	—	—	—	—	55	786	72	3,120	28
13	—	—	8	—	56	428	6	2,986	42
14	—	—	6	—	57	599	32	4,045	48
15	1	—	9	—	58	752	36	4,759	102
16	—	—	5	—	59	624	40	2,890	122
17	4	—	7	—	60	385	9	2,255	46
18	1	—	8	—	61	554	10	3,418	45
19	11	—	43	—	62	867	6	3,094	22
20	21	5	40	—	63	693	18	2,851	46
21	26	5	38	—	64	407	8	2,020	45
22	26	6	69	—	65	392	—	2,134	21
23	63	15	169	2	66	442	21	2,422	27
24	36	5	123	2	67	518	22	2,031	40
25	15	—	171	17	68	398	—	2,237	23
26	47	11	331	7	69	407	5	1,982	6
27	52	22	206	6	70	266	8	2,193	16
28	54	5	447	5	71	140	20	2,086	—
29	41	5	533	11	72	177	—	1,299	—
30	46	8	588	4	73	255	25	1,452	28
31	79	—	608	2	74	746	11	1,132	11
32	36	—	786	21	75	74	—	1,170	18
33	81	8	840	39	76	441	—	493	—
34	109	10	898	1	77	157	—	717	—
35	79	1	992	33	78	85	—	411	—
36	163	6	1,112	13	79	175	—	428	10
37	323	—	1,066	17	80	231	—	392	—
38	180	—	1,684	33	81	150	—	651	—
39	253	8	1,377	15	82	63	—	732	—
40	393	7	2,975	70	83	155	—	207	—
41	206	11	1,958	29	84	40	—	205	—
42	423	10	2,089	23	85	20	—	184	—
43	360	1	1,545	17	86	7	—	62	—
44	393	3	2,241	42	87	49	—	218	—
45	731	—	2,501	31	88	186	—	40	—
46	620	8	3,363	245	89	—	—	21	—
47	543	2	2,310	68	90	12	—	91	—
48	295	40	2,739	72	91	5	—	—	—
49	580	19	3,434	21	92	20	—	—	—
50	959	10	3,301	84	93	—	—	25	—
51	645	1	2,894	31	95	—	—	90	—
52	688	8	3,942	74	97	4	—	—	—
	£.					21,695	627	109,753	1,940

Includes the uniform Whole-Life Premiums in respect of all the Assurances for Whole Term of Single Life. See first Four Classes on page 267, with notes.

NORTHERN ASSURANCE COMPANY—continued.

III.—continued.

Premiums for Re-Assurances, corresponding to Statement of Premiums for Assurances for Whole Term of Single Lives.

Age next Birthday.	NON-PARTICIPATION BRANCH.				PARTICIPATION BRANCH.			
	RE-ASSURANCES WITH- OUT PROFITS.		RE-ASSURANCES WITH PROFITS.		RE-ASSURANCES WITH- OUT PROFITS.		RE ASSURANCES WITH PROFITS.	
	Annual Premiums.		Annual Premiums.		Annual Premiums.		Annual Premiums.	
	Ordinary.	Extra.	Ordinary.	Extra.	Ordinary.	Extra.	Ordinary.	Extra.
31	£.	£.	£.	£.	£. 19	£.	£.	£.
35	—	—	—	—	—	—	—	—
36	—	—	—	—	—	—	—	—
37	—	—	51	—	—	—	—	—
39	—	—	24	—	—	—	—	—
40	—	—	—	—	55	—	667	—
41	—	—	—	—	52	—	—	—
42	—	—	53	—	53	—	—	—
44	—	—	33	—	—	—	—	—
45	—	—	136	—	—	—	—	—
46	—	—	176	—	—	—	376	50
47	—	—	186	—	—	—	—	—
48	—	—	—	—	—	—	—	—
49	—	—	95	—	67	—	191	—
50	269	—	280	—	—	—	—	—
51	331	—	—	—	—	—	—	—
52	—	—	199	—	67	—	—	—
53	—	—	214	—	19	—	—	—
54	—	—	—	—	21	—	—	—
55	—	—	202	10	245	—	—	—
56	—	—	—	—	89	—	—	—
57	—	—	—	—	54	—	—	—
58	—	—	44	15	269	—	526	—
59	—	—	—	—	99	30	—	—
61	—	—	—	—	—	—	—	—
62	—	—	196	—	—	—	—	—
63	—	—	47	—	86	—	—	—
64	—	—	—	—	—	—	—	—
65	—	—	—	—	69	—	—	—
66	—	—	43	—	—	—	—	—
68	—	—	—	—	93	—	—	—
69	102	—	—	—	—	—	—	—
70	—	—	—	—	33	—	—	—
72	—	—	31	—	—	—	—	—
73	—	—	—	—	—	—	—	—
74	21	—	270	—	—	—	—	—
75	—	—	—	—	—	—	—	—
78	—	—	—	—	—	—	42	—
79	—	—	49	—	—	—	—	—
80	—	—	—	—	50	—	—	—
81	—	—	—	—	89	—	—	—
82	—	—	—	—	—	—	60	—
85	—	—	—	—	—	—	24	—
87	—	—	—	—	49	—	72	—
88	—	—	—	—	—	—	—	—
89	—	—	—	—	—	—	—	—
92	16	—	—	—	—	—	—	—
£.	739	—	2,329	25	1,578	30	1,958	50

NORTHERN ASSURANCE COMPANY--*continued*.

IV.

Total Amount assured under Special Classes of Assurances.

CLASS.	NON-PARTICIPATION BRANCH.		PARTICIPATION BRANCH.	
	Sum Assured.		Sum Assured.	Reversionary Bonus.
	£.	£.	£.	£.
Endowment Assurances :				
Uniform Premiums - - - -	107,070	2,496,355	184,259	
Increasing " - - - -	5,950	54,486	5,023	
Joint Life - - - -	3,625	29,575	2,782	
Last Survivor - - - -	15,200	12,735	1,216	
Contingent - - - -	37,435	5,500	* -	
Short Term - - - -	63,660	2,500	* -	
Endowments - - - -	475,112	-	-	
Issue Risks - - - -	15,500	2,000	* -	
£.	723,552	2,603,151	193,280	

* The "Contingent," "Short-Term," and "Issue Risks" Policies in the Participation Branch, unlike the Policies in the other Classes, are not entitled to any Bonus.

Re-Assurances, corresponding to Statement of Special Classes of Assurances.

CLASS.	NON-PARTICIPATION BRANCH.			PARTICIPATION BRANCH.		
	Re-Assurances Without Profits.	Re-Assurances With Profits.		Re-Assurances Without Profits.	Re-Assurances With Profits.	
	Sum Assured.	Sum Assured.	Reversionary Bonus.	Sum Assured.	Sum Assured.	Reversionary Bonus.
	£.	£.	£.	£.	£.	£.
Endowment Assurances :						
Uniform Premiums - - - -	—	7,000	1,565	11,500	55,000	7,073
Increasing " - - - -	—	1,500	345	—	—	—
Joint Life - - - -	—	—	—	—	—	—
Last Survivor - - - -	7,000	—	—	—	—	—
Contingent - - - -	5,500	—	—	—	—	—
Short Term - - - -	2,500	—	—	—	—	—
Endowments - - - -	50,000	—	—	—	—	—
Issue Risks - - - -	2,000	—	—	—	—	—
£.	67,000	8,500	1,910	11,500	55,000	7,073

V.

Amount of Premiums receivable annually in respect of Special Classes of Assurances.

CLASS.	NON-PARTICIPATION BRANCH.		PARTICIPATION BRANCH.	
	Annual Premiums.		Annual Premiums.	
	Ordinary.	Extra.	Ordinary.	Extra.
	£.	£.	£.	£.
Endowment Assurances :				
Uniform Premiums - - - -	4,406	82	105,860	2,145
Increasing " - - - -	*225	—	*2,349	30
Joint Life - - - -	170	1	1,352	67
Last Survivor - - - -	188	27	141	—
Contingent - - - -	382	1	22	—
Short Term - - - -	785	63	45	—
Endowments - - - -	4,825	—	—	—
£.	10,981	174	109,769	2,242

* See notes on page 267. The Premiums actually current are 225*l.* and 2,051*l.*

NORTHERN ASSURANCE COMPANY—continued.

V.—continued.

Premiums for Re-Assurances, corresponding to Statement of Premiums for Special Classes of Assurance.

CLASS.	NON-PARTICIPATION BRANCH.				PARTICIPATION BRANCH.			
	Re-Assurances without Profits.		Re-Assurances with Profits.		Re-Assurances without Profits.		Re-Assurances with Profits.	
	Annual Premiums.		Annual Premiums.		Annual Premiums.		Annual Premiums.	
	Ordinary.	Extra.	Ordinary.	Extra.	Ordinary.	Extra.	Ordinary.	Extra.
Endowment Assurances:	£.	£.	£.	£.	£.	£.	£.	£.
Uniform Premiums -	—	—	219	—	599	—	3,325	—
Increasing „ -	—	—	*57	—	—	—	—	—
Joint Life -	—	—	—	—	—	—	—	—
Last Survivor -	61	—	—	—	—	—	—	—
Contingent -	22	—	—	—	—	—	—	—
Short Term -	45	—	—	—	—	—	—	—
Endowments -	144	—	—	—	—	—	—	—
	272	—	276	—	599	—	3,325	—

* See notes on page 267. These Premiums have reached their maximum.

VI.

Total amount of Premiums received under Special Classes of Assurances.

CLASS.	NON-PARTICIPATION BRANCH.		PARTICIPATION BRANCH.	
	Total Premiums Received.		Total Premiums Received.	
	Ordinary.	Extra.	Ordinary.	Extra.
Endowment Assurances:—	£.	£.	£.	£.
Uniform Premiums -	38,267	483	983,517	23,577
Increasing „ -	2,742	24	19,871	345
Joint Life -	1,707	1	16,332	279
Last Survivor -	2,783	642	2,495	22
Contingent -	3,769	267	594	—
Short Term -	4,077	440	181	—
Endowments -	24,889	—	—	—
Issue Risks -	499	—	42	—
	78,733	1,857	1,027,032	24,223

Total amount of Premiums paid on Re-assurances, corresponding to statement of Premiums received under Special Classes of Assurances.

CLASS.	NON-PARTICIPATION BRANCH.				PARTICIPATION BRANCH.			
	Re-Assurances without Profits.		Re-Assurances with Profits.		Re-Assurances without Profits.		Re-Assurances with Profits.	
	Total Premiums Paid.		Total Premiums Paid.		Total Premiums Paid.		Total Premiums Paid.	
	Ordinary.	Extra.	Ordinary.	Extra.	Ordinary.	Extra.	Ordinary.	Extra.
Endowment Assurances:	£.	£.	£.	£.	£.	£.	£.	£.
Uniform Premiums -	—	—	4,282	18	6,481	—	33,873	—
Increasing „ -	—	—	857	—	—	—	—	—
Joint Life -	—	—	—	—	—	—	—	—
Last Survivor -	980	—	—	—	—	—	—	—
Contingent -	594	—	—	—	—	—	—	—
Short Term -	181	—	—	—	—	—	—	—
Issue Risks -	42	—	—	—	—	—	—	—
	1,797	—	5,139	18	6,481	—	33,873	—

NORTHERN ASSURANCE COMPANY—continued.

VII.

Total Amount of Immediate Annuities on Lives.

Age.	Annuities.	Age.	Annuities.	Age.	Annuities.
Single Lives.	£.	Single Lives.—cont.	£.	Joint and Survivorship.—cont.	£.
19	25	76	32,234	60 and 68	1,317
21	13	77	328	60 „ 70	100
23	23	78	104	62 „ 65	12
			516		23
25	72	79	417	62 „ 78	29
27	20	80	86	63 „ 65	49
29	10	81	94	63 „ 89	18
30	62	82	169	64 „ 65	150
31	115	83	59	65 „ 66	100
32	25	84	30	65 „ 78	66
33	171	85	145	66 „ 68	76
34	51	86	26	70 „ 74	12
35	234	87	132	70 „ 82	90
36	160	88	21	71, 74 „ 82	60
37	180	90	25	74 „ 75	62
38	110	91	50	75 „ 76	13
39	122	96	43	75 „ 80	30
40	419			76 „ 78	80
41	287		34,479	76 „ 79	130
42	10				2,417
43	477				
44	248				
45	1,048	Short Term.		Joint.	
46	1,159	10	10	32 and 60	150
47	969	11	11		
		12	10		
48	467				
49	805	15	11	Term Certain.	327
50	619	16	10		
51	295		52		
52	1,027				
53	1,460				
54	1,357			RE-ASSURANCES.	
55	716				
56	760	Joint and Survivorship.			
57	1,118	21 and 58	420	Single Lives.	
58	1,477	41 „ 42	150	47	200
59	1,501	42 „ 82	51	65	3,057
60	1,175	45 „ 47	20		
61	481	45 „ 77	11	Joint and Survivorship.	
62	1,529	45 „ 78	21	21 and 58	100
63	1,110	48, 54 „ 62	5		
64	727	50 „ 72	40		
65	4,392	52 „ 53	50		3,357
66	692	52 „ 55	23		
67	1,023	53 „ 54	43		
68	276	55 „ 63	200		
69	659	56 „ 73	32		
70	207	57 „ 57	11		
71	494	57 „ 58	50		
72	705	57, 61 „ 62	50		
73	379	57 „ 62	56		
74	214	59 „ 70	64		
75	559	60 „ 62	20		
£.	32,234		1,317		TOTAL = £.
			34,531		34,068

The above are the Annuities with payment of which the Company's separate "Annuity Fund" of 452,786*l.* 8*s.* 11*d.* is chargeable.

NORTHERN ASSURANCE COMPANY—*continued.*

VIII.

Annuities other than those specified in answer to Question 7.

Class.	Annuities.	Annual Premiums.		Consideration Money.		
		Ordinary.	Extra.	Single Premiums.	Total Annual Premiums received.	
					Ordinary.	Extra.
Non-Participation Branch :—	£.	£.	£.	£.	£.	£.
Contingent - - - -	3,579	732	12	6,549	7,127	280
Deduct Re-Assurances	550	132	—	—	1,716	—
£.	3,029	600	12	6,549	5,411	280
Participation Branch :—						
Contingent - - - -	550	132	—	—	1,716	—

IX.

There are no separate investments for the Life Assurance and Annuity Funds. By arrangement with the "Participation Policy-holders' Committee," the fund of the Participation Branch was credited with 4 per cent. interest (less income tax) annually throughout the quinquennium. The same rate of interest was allowed on the funds of the Non-Participation and Annuity Branches.

X.

The following is the current practice : After two years' premiums have been paid, surrender values are allowed, After payment of the third premium, for Ordinary Whole Life Assurances, and for Endowment Assurances, the minimum values are two-thirds of the value by the H.M. Table, with pure premiums, and interest at 3 per cent. In the case of Participation Policies, 98 per cent. of the value of existing Reversionary Bonuses, by H.M. Select 4 per Cent. Table, is allowed in addition. Ninety per cent. of the premiums paid is allowed for endowments dependent on lives in respect of which it has been stipulated that the whole amount paid shall be returned to the policy-holder in the event of the life not attaining the specified age. No value, except under special circumstances, is allowed for endowments dependent on lives effected without the above stipulation as to return of premiums. The Surrender Value of an Endowment Certain is all the premiums paid, except the first, with 2 per cent. compound interest.

Surrender Values, allowed at this date, of Ordinary Whole-Life Policies for 1,000l.

Age at Entry.	DURATION OF POLICY.							
	5 Years.	10 Years.	15 Years.	20 Years.	25 Years.	30 Years.	35 Years.	40 Years.
	£.	£.	£.	£.	£.	£.	£.	£.
20	29	63	100	141	187	236	288	342
30	41	86	137	191	248	308	366	422
40	58	120	186	255	321	386	444	493
50	81	164	245	324	395	454	499	544
60	108	212	307	385	445	504	—	—

Ninety-eight per cent. of the value of any existing Reversionary Bonuses, by H.M. Select 4 per cent. Table, is given in addition to the above amounts.

NORTHERN ASSURANCE COMPANY—*continued.*X.—*continued.*

Surrender Values, allowed at this date, of Endowment Policies for £1,000, payable on attaining the age of 21 years.

Age at Entry.	DURATION OF POLICY.	
	Five Years.	Ten Years.
	£.	£.
1	156	312
5	217	434
10	347	694

The above Values are for Endowments in respect of which it has been stipulated that the amount of Premiums paid shall be returned to the policy-holder in the event of the child not attaining the age of 21. It is so stipulated in nearly all the Endowment policies of the Northern.

Surrender Values, allowed at this date, of Endowment Assurance Policies, payable at the age of 60, or at previous death, for £1,000.

Age at Entry.	DURATION OF POLICY.					
	5 Years.	10 Years.	15 Years.	20 Years.	25 Years.	30 Years.
	£.	£.	£.	£.	£.	£.
20	44	98	165	247	349	474
30	73	165	279	422	—	—
40	139	317	—	—	—	—

Ninety-eight per cent of the value of any existing Reversionary Bonuses, by Hm. Select 4 per cent. Table is given in addition to the above amounts.

Note.

All the business of the Company is considered to be transacted at European rates. The extra premiums for foreign residence and travel are arbitrary additions. Policies carrying such extra premiums are taken to form part of the ordinary risks, and are valued on the same principles, except that the amount of the extra premium does not enter into the calculation, and that, on the other hand, in addition to the ordinary value of the policy, a further sum amounting, in ordinary cases, to one year's premium, and in case of a permanent Military Extra the total amount paid during the quinquennium, has been reserved.

In the case of policies issued at increased premiums on the lives of persons supposed to have an expectation of life less than the average, the advanced ages for which the premiums have been charged are taken in all calculations, whether as to the amount to be reserved for the policy or the value for surrender.

R. Baring, Chairman.
E. Chaplin,
Algernon West, } Directors.
H. E. Wilson, General Manager.

SUPREME COURT INDEPENDENT ORDER OF FORESTERS.

ANNUAL STATEMENT

Of the Supreme Court Independent Order of Foresters for the Year ending 31st December 1900.

INSURANCE BENEFIT DEPARTMENT.

	£.	s.	d.		£.	s.	d.		£.	s.	d.
Amount of Insurance Benefit Department at beginning of Year	741,015	-	1	Mortuary Claims under Life Policies, after deduction on account of Re-insurance	261,086	4	3				
Premium Income, after deducting Premiums for Re-insurance	463,296	1	5	Total and Permanent Disability Claims under Life Policies	16,920	10	10				
Interest and Dividends	32,064	18	3	Old Age Disability Benefit Claims under Life Policies	9,762	13	9				
	485,360	19	8	Expectation of Life Benefits under Life Policies	333	18	1	288,063	6	11	
				Premiums paid in advance	627	11	9				
				Premiums refunded to applicants not accepted	1,106	2	1				
				Management Expenses, including salaries of Officers, Actuaries and Auditors	22,644	11	7	24,378	5	5	
				Reserved for Contingencies				30,018	10	-	
				Amount of Insurance Benefit Department at end of Year				883,920	17	5	
£.	1,226,365	19	9					£.	1,226,365	19	9

FRATERNAL SOCIETY DEPARTMENT.

A.—SICK AND FUNERAL BENEFIT SECTION.

	£.	s.	d.		£.	s.	d.		£.	s.	d.
Amount of Sick and Funeral Benefit Fund at beginning of Year	29,301	12	6	Paid Sick Benefits	31,308	5	1				
				Paid Funeral Benefits	2,145	4	1		33,453	9	2
Contributions for Sick and Funeral Benefit Fund	40,208	11	7	Contributions paid in advance	76	15	2				
				" refunded to Members	897	3	10				
Interest and Dividends	1,562	7	7	Management Expenses, including salaries of Officers, Auditors, Brokerage, Rents, &c.	3,561	12	5		4,035	11	5
	41,765	19	2								
				Amount of Sick and Funeral Benefit Fund at end of Year					38,568	11	1
£	71,067	11	8					£	71,067	11	8

B.—GENERAL SECTION.

	£.	s.	d.		£.	s.	d.		£.	s.	d.	
Amount of General Fund at beginning of year	-	-	-	29,584	11	-	-	Rent, Salaries of Officers, Office Expenses, &c.	-	12,374	5	3
Received for Supplies	-	-	-	14,148	13	6	-	Expenses—Extension of Order	-	39,118	19	3
Interest and Dividends	-	-	-	237	7	11	-	Paid for Official Publication and Supplies	-	25,305	4	4
Other Receipts, Fees, Taxes, &c.	-	-	-	48,916	4	3	-	Paid for Office Furniture and Fittings	-	1,653	18	6
				68,802	5	8	-	Fees refunded to Members	-	458	1	2
							-	Fees paid in advance	-	156	11	3
							-	Amount of General Fund at end of Year	-	-	-	-
£.				92,886	16	8	-	£.				-

SUPREME COURT INDEPENDENT ORDER OF FORESTERS—*continued.*

BALANCE SHEET

Of the Supreme Court Independent Order of Foresters, 31st December 1900.

£. s. d.	£. s. d.	£. s. d.	£. s. d.
Mortuary Claims admitted and not paid 16,488 3 7		Real Estate - - - - -	90,652 - 4
Total and Permanent Disability Claims admitted and not paid - - - 102 14 9		Mortgages on Property outside of United Kingdom - - - - -	600,679 11 4
Old Age Benefits matured but not payable - - - - - 8,355 3 2		Investments.	
Premiums paid in advance - - - 627 11 8		Colonial Securities, including Deposits with British and Colonial Governments	61,300 15 9
Amount reserved for Contingencies - 30,013 10 -	55,582 3 2	Municipal and other Debentures—	
Amount of Insurance Department Fund at end of year -	883,920 17 5		
Sick and Funeral admitted but not paid 232 10 6	939,508 - 7	Town of Prince Albert - 1,510 1 11	
Premiums and Fees paid in advance - 238 6 5		Town of Toronto Junction - 1,520 10 11	
Fraternal Society Department Accounts due and not paid - - - - - 1,302 14 5	1,768 11 4	Town of Ayr - - - 459 - 9	
Amount of Sick and Funeral Benefit Fund at end of Year - - - - - 33,568 11 1		Village of Kingsville - 759 17 8	
Amount of General Fund at end of year 18,819 16 11	47,388 8 -	Town of Sault Ste. Marie 1,254 17 7	
		Town of Campbellford - 2,487 13 6	
		Town of Campbellford - 1,847 8 4	
		Forest A - - - - 961 - 10	
		Forest B - - - - 274 14 11	
		Town of Milton - - 417 5 2	
		City of Vancouver - - 1,065 18 6	
		Town of Watford - - 974 4 7	
		Town of Essex - - 1,499 2 5	
		Town of Uxbridge - 1,858 11 2	
		Village of Lucknow - 1,053 1 8	
		Town of Rat Portage - 174 13 2	
		Town of Mattawa - - 763 18 11	
		Town of Hagersville - 766 19 8	
		Town of Brampton - 1,791 8 1	
		Town of Simcoe - - 636 6 7	
		S. Paul's Light and Power Company - - - - 20,547 18 11	
		Provincial Trust Company - 410 19 2	42,835 9 5
		United States Registered Bonds -	11,062 13 6
		Special Bank Deposits - - - -	20,976 8 5
		Cash on Deposit - - - - -	116,049 14 2
			252,835 1 3
		Interest, Dividends, and Rents due and accrued - - - - -	15,656 16 5
		Due from Loans for Fire Insurance and Repairs - - - - -	963 15 8
		Due from Subordinate Courts for Premiums - - - - -	400 5 6
		Due from Subordinate Courts for Fees, &c. - - - - -	85 1 4
		Due from High and Subordinate Courts for Supplies - - - - -	10,108 17 10
		Saleable Supplies on hand - - - -	12,817 9 7
		Office Furniture, Furnishings, and Fixtures - - - - -	4,481 - 8
			44,503 7 -
£. 988,660 19 11		£. 988,660 19 11	

Oronhyatekha, M.D., Supreme Chief Ranger, Chairman.
H. A. Collins, } Directors.
T. Millman, }
John A. McGillicray, Supreme Secretary.

CLERGY PENSIONS INSTITUTION.

(First and Second Schedules.)

REVENUE ACCOUNT

Of the Clergy Pensions Institution for the Year ended 31st December 1900.

I.—PURCHASE SECTION FUNDS.

	£.	s.	d.			£.	s.	d.
Amount of Funds at the beginning of the Year :	£.	s.	d.		Contributions returned with interest :			
Benefit Funds -	237,448	19	4		At Deaths of Beneficiaries -	2,192	14	2
Reserve for future expenses -	4,000	-	-		To Beneficiaries withdrawing and renouncing all claim to Augmentation -	2,325	13	5
Contributions :				241,448 19 4	For Dilapidations, Education, and other purposes -	8,737	9	6
From Beneficiaries -	27,801	4	5		Sick Pay -			
From Diocesan Committees -	128	3	10		Annuities (purchased by Beneficiaries) -	2,347	19	10
From Augmentation Funds -	1,885	17	9	29,815 6 -	Augmentation of Pensions -	1,885	17	9
Interest and Dividends -	-	-	-	8,795 18 8	Expenses of Management (less 110% Interest on Reserve for future expenses) -			
					Amount of Funds at the end of the Year, as per Second Schedule :			
					Benefit Funds -	255,472	12	3
					Reserve for future expenses -	5,000	-	-
				280,060 4 -				
						£.		

II.—AUGMENTATION FUNDS.

	£.	s.	d.		£.	s.	d.
Amount of Funds at the beginning of the Year	95,771	18	-	Aid granted by Diocesan Committees in payment of Beneficiaries' Contributions (see Purchase Section)	128	3	10
Honorary Contributions	18,272	14	-				
Interest	3,404	5	2	Augmentation of Pensions (see Purchase Section)	1,885	17	9
				Amount of Funds at the end of the Year, as per Second Schedule	115,434	15	7
	£.	117,448	17 2		£.	117,448	17 2

CLERGY PENSIONS INSTITUTION—*continued.*

III.—INVESTMENTS RESERVE FUND.

	£.	s.	d.		£.	s.	d.
Amount of Fund at the beginning of the Year	13,492	2	11	Expenses of Management, portion charged to this Fund	1,500	-	-
Surplus Interest and Dividends	1,944	15	2	Amount of the Fund at the end of the Year, as per Second Schedule	13,936		
£.	15,436	18	1	£.	15,436	18	1

BALANCE SHEET

Of the Clergy Pensions Institution on the 31st December 1900.

LIABILITIES.		£.	s.	d.	ASSETS.		£.	s.	d.
Purchase Section Funds	260,472 12 3				Mortgages on Property within the United Kingdom	63,750 - -			
Augmentation Section Funds	115,434 15 7				Loans on the Institution's Policies	6,933 3 10			
Investments Reserve Fund	13,936 18 1				Loan on Marketable Stock	600 - -			
Total Funds as per First Schedule		389,844	5	11	Investments:				
Sums accrued and contingent:					British Government Securities	11,165 16 8			
Purchase Section	134 9 3				Colonial Government Securities	39,732 14 -			
Augmentation Section	131 2 7				Railway and other Debentures and Debenture Stock	89,776 12 -			
Expenses of Management	915 5 2				Railway and other Shares (Preference and Ordinary)	151,384 12 5			
		1,180	17	-	Bank of England Stock	1,401 - 8			
					Freehold Ground Rents	14,362 7 6			
					Cash on Deposit	2,450 - -			
							391,556	7	1
					Accrued Interest		3,252	17	
					Cash in Bank on Current Account		6,215	18	10
£.		391,025	2	11	£.		391,025	2	11

Frederick Thorne,
Joseph Fletcher, B.A., F.C.A., } Auditors.

Edward P. Thesiger, Chairman.
Wm. L. Blackley, } Directors.
P. V. Smith,
John Duncan, Secretary and Actuary.

CLERGY PENSIONS INSTITUTION—*continued.**(Fifth Schedule.)*

Statement respecting the VALUATION OF THE LIABILITIES under Annuities and other Benefits of the Clergy Pensions Institution made by the Actuary.

I.

The date up to which the Valuation is made is 31st December, 1900.

II.

The principles upon which the valuation and distribution of profits are made are practically determined by the scheme of the Institution embodied in rules made by the Directors under the power to make rules conferred on the Directors by Clause 24 (13) of the Articles of Association. (See also preliminary note to Paragraphs viii. and ix. of these Returns.) That Scheme comprises (1) a Purchase Section, and (2) an Augmentation Section.

(1) Under the Purchase Section there are made, by or on behalf of Beneficiaries, contributions which are accumulated to their credit at $2\frac{1}{2}$ per cent. per annum compound interest, with a view to being applied, at the option of the respective Beneficiaries, in the purchase of immediate Annuities on their lives or their daughters' lives at any time; or to provide sums for the education of their children or other purposes. In the case of each Beneficiary, his contributions with interest as above are repayable either at death, or on application, at any time before the selected Benefit has been entered upon, and in lieu thereof.

Consequently, the liability of the Institution with regard to the foregoing consists of (a) the contributions already received, with compound interest at $2\frac{1}{2}$ per cent. per annum, in respect of those Beneficiaries who have not yet selected a Benefit, and (b) the present value of the annuities of those Beneficiaries who have entered upon annuities.

In addition to the above, the following Benefits are also granted by the Institution under the Purchase Section, in consideration of an annual or single contribution:—

- (c) Immediate Annuities.
- (d) Reversionary Annuities.
- (e) Sickness Allowances to age 65.
- (f) Dowries for daughters if married before age 40, or, if not so married, an annuity for life from that age.

The Net Liabilities are ascertained as follows:—

- (c) The present value of the Annuities now payable.
- (d) and (e) The difference between the present value of the risks undertaken by the Institution and the present value of the net premiums.
- (f) The full premiums received accumulated at $2\frac{1}{2}$ per cent. per annum compound interest.

(Note.—No Benefit has emerged in this class. There being no suitable experience available, the Rules provide that “in case of a deficiency, either the contributions will be increased, or the benefits reduced.”)

(2) Under the Augmentation Section the Institution accepts donations, legacies, and other honorary contributions to be applied to augment the annuities and other Benefits bought under the Purchase Section, when such Benefits are entered upon by Beneficiaries who are qualified to receive augmentation.

The only vested liability under the Augmentation Section is the present value of the sums by which the annuities already entered upon under the Purchase Section have been augmented.

Of the Augmentation already granted, a portion would cease to be payable in the event of Beneficiaries becoming disqualified to receive it, by accepting benefices or otherwise. The value of this portion is not computable, and no sum in respect of it has been included among the assets.

III.

The Annuities have been valued by the Government Experience Tables (1883), and the Sickness Allowances by the Manchester Unity Tables (1866-70).

IV.

The rate of interest assumed in the calculations is $2\frac{1}{2}$ per cent. for all Benefits, except Reversionary Annuities pending, which were valued at 3 per cent. (Note.—The Reversionary Annuities are all re-assured.)

V.

The provision for expenses of management is made in accordance with Rule I, 12, which is as follows:—“The necessary expenses of the management of the Institution shall be provided for, first, out of the amount of interest, if any, in excess of $2\frac{1}{2}$ per cent. per annum yielded by the funds; and, secondly, so far as the foregoing may be insufficient, out of the honorary contributions, as a first charge thereon.” The sum derived from the former of these sources is increasing yearly, and is already more than sufficient to meet the expenses. In 1900 it exceeded the amount of the expenses by 1,172*l.* 19*s.* 9*d.*

CLERGY PENSIONS INSTITUTION—continued.

VI.

CONSOLIDATED REVENUE ACCOUNT of the Clergy Pensions Institution for five years
commencing 1st January 1896, and ending 31st December 1900.

I.—PURCHASE SECTION FUNDS.

	£.	s.	d.		£.	s.	d.
Amount of Funds on 1st January 1896, the beginning of the period -	138,917	12	6	Contributions returned with Interest :			
Contributions :				At Death of Beneficiaries -	9,147	10	10
From Beneficiaries -	157,664	14	11	To Beneficiaries with- drawing and re- nouncing all claim to Augmentation -	12,480	17	9
From Diocesan Com- mittees -	560	12	11	For Dilapidations, Education, and other purposes -	36,045	3	10
From Augmentation Funds (since 1898 inclusive) -	4,063	8	8				57,673 12 5
			162,318 16 6	Sick Pay -			881 2 -
Interest and Dividends -	37,559	18	6	Annuities (purchased by Beneficiaries) -	8,017	9	2
				Augmentation of Pen- sions -	4,063	8	8
							12,080 17 10
				Expenses of Management -			7,688 3 -
				Amount of Funds on 31st December 1900, the end of the period :			
				Benefit Funds -	255,472	12	3
				Reserve for future Expenses -	5,000	-	-
							260,472 12 3
	£.	338,796	7 6		£.	338,796	7 6

II.—AUGMENTATION SECTION FUNDS.

	£.	s.	d.		£.	s.	d.
Amount of Funds on 1st January 1896 the beginning of the period -	50,800	-	10	Aid granted by Diocesan Committees in payment of Beneficiaries' Contributions -	560	12	11
Honorary Contributions -	57,361	6	8	Augmentation of Pensions -	4,899	9	10
Interest -	12,733	10	10	Amount of Funds on 31st December 1900, the end of the period -	115,434	15	7
	£.	120,894	18 4		£.	120,894	18 4

III.—INVESTMENTS RESERVE FUND.

	£.	s.	d.		£.	s.	d.
Amount of Fund on 1st January 1896, the beginning of the period -	7,791	11	6	Expenses of Management -	6,400	-	-
Surplus Interest and Dividends -	12,545	6	7	Amount of Funds on 31st December 1900, the end of the period -	13,936	18	1
	£.	20,336	18 1		£.	20,336	18 1

CLERGY PENSIONS INSTITUTION—*continued.*

VII.

SUMMARY AND VALUATION of the Policies of the Clergy Pensions Institution as at
31st December 1900.

DESCRIPTION OF TRANSACTIONS.	PARTICULARS OF POLICIES FOR VALUATION.				VALUATION.			
					Sums at credit of Beneficiaries set down in full. Annuities valued by the Government Experience Tables (1883). Sickness Allowances valued by Manchester Unity Tables (1866-70). Interest $2\frac{1}{2}$ per cent., except Reversionary Annuities pending, which were valued at 3 per cent.			
	Number of Policies.	Sums Assured and Bonuses.	Office Yearly Premiums.	Net Yearly Premiums.	Sums Assured and Bonuses.	Office Yearly Premiums.	Net Yearly Premiums.	Net Liability.
		£. s. d.	£. s. d.	£.	£.	£.	£.	£.
Sums at credit of Beneficiaries -	4,168	232,726 10 -	-	-	232,726 5	-	-	232,726 5
Annuities purchased -	132	2,409 13 4 per ann.	-	-	19,069 6	-	-	19,069 6
Augmentation granted upon 42 of the above Annuities -	-	1,158 14 4 "	-	-	9,716 5	-	-	9,716 5
Reversionary Annuities pending -	59	975 - - "	373 18 5	338 35	5,903 0	4,856 8	4,392 0	1,511 0
Sickness Allowances -	240	292 19 - per week	693 6 10	634 84	12,750 0	10,760 1	9,780 6	2,979 3
Dowries or Annuities for Daughters	17	{ 900 - - dowry 350 - - per ann. }	41 12 4	-	553 8	-	-	553 8
Additional Reserve for Expenses:								
Sickness Allowances -	-	-	-	-	143 4	-	-	143 4
Purchase Section Fund -	-	-	-	-	5,000 0	-	-	5,000 0
Total of the Benefits -	4,616	{ 232,726 10 - 900 - - dowry 350 - - per ann. 292 19 - per week and 4,543 7 8 per ann. }	1,113 17 7	978 10	235,872 7	15,616 0	14,172 9	271,700 1
Deduct Re-assurances -	-	975 - - "	373 18 5	338 35	5,903 0	4,856 8	4,392 0	1,511 0
Net Amount of the Benefits -	4,616	{ 232,726 10 - 900 - - dowry 350 - - per ann. 292 19 - per week and 3,568 7 8 per ann. }	730 19 2	634 84	279,969 7	10,760 1	9,780 6	270,189 1

VALUATION BALANCE SHEET of the Clergy Pensions Institution as at 31st December 1900.

	£. s. d.		£. s. d.
Net Liability (per Summary and Valuation as above) -	270,189 2 -	Purchase Section Funds and Augmentation Section Funds, as per Balance Sheet, under Schedule II. -	375,907 7 10
Surplus, being unappropriated Augmentation Funds -	105,718 5 10		
£.	375,907 7 10	£.	375,907 7 10

PRELIMINARY NOTE TO VIII. AND IX.

The Institution does not ascertain and divide "profits" in the sense applicable to a Life Assurance Office. There is, however, some analogy between the Augmentation Funds of the Institution and the total profits of a Life Assurance Office, also between a grant of augmentation to a Beneficiary of the Institution and a bonus to a Policyholder of a Life Assurance Office; and in accordance with this view the following answers are given as being, in the special circumstances of the Institution, the most nearly appropriate to the questions in the Schedule.

VIII.

The time during which a Policy must be in force in order to entitle it to share in the Augmentation Funds is the period between the age of the Beneficiary at entry, and either (1) his attaining the age of 65, or (2) becoming permanently incapacitated for ministerial service at an earlier age; but in no case less than three years.

CLERGY PENSIONS INSTITUTION—*continued.*

IX.

(1) The Honorary Contributions obtained for the Augmentation Funds by the Institution during the quinquennium amounted to 57,361*l.* 6*s.* 8*d.*, and to this have to be added 12,733*l.* 10*s.* 10*d.* of interest earned during the quinquennium, and the sum brought forward at the close of the preceding quinquennium, namely, 50,800*l.* 0*s.* 10*d.* (comprising 2,615*l.* 2*s.* 0*d.* appropriated, and 48,184*l.* 18*s.* 10*d.* unappropriated), making a total of - - - - - £. s. d.

120,894 18 4

(2) This sum has been applied as follows :—

(a) In grants by Diocesan Committees to aid 59 Beneficiaries in paying their contributions during the quinquennium -	£. s. d.	
	560 12 11	
(b) In instalments of augmentation granted to 58 Beneficiaries during the quinquennium - - - - -	4,899 9 10	
(c) Reserved as capital value of the future instalments of augmentation granted from the central augmentation fund to 42 Beneficiaries surviving at the end of the quinquennium -	9,716 9 9	
		15,176 12 6
(d) Leaving balance unappropriated, now carried forward to next quinquennium - - - - -	£.	105,718 5 10

(3) Specimens of grants of augmentation to individual Beneficiaries in 1900.

Age at Entry.	Duration. Years.	Annuity Purchased.	Annual Augmentation Granted.	
		£. s. d.	£. s. d.	
59	13	4 3 -	45 17 -	Original Beneficiaries admitted on special terms.
57	13	5 13 -	44 7 -	
53	14	7 9 -	42 11 -	
52	14	8 3 -	41 17 -	
51	14	8 18 -	41 2 -	
52 to 62	3 to 13	15 15 -	34 5	Ordinary Beneficiaries admitted on purchasing annuities of 15 <i>l.</i> 15 <i>s.</i>

Edward P. Thesiger, Chairman.
Wm. L. Blackley, } Directors.
P. V. Smith, }
John Duncan, Secretary and Actuary.

(Sixth Schedule.)

Statement of the [Life Assurance and] Annuity business of the Clergy Pensions Institution, on the 31st December 1900.

I. to V.

As the Institution does not do Life Assurance business there are no answers exactly appropriate to these five questions, but the following information may be given here.

The principal benefits which could be selected by a Beneficiary in lieu of the amount standing to his credit under the Purchase Section Fund are Immediate Annuities and Annuities-certain, at the following rates for each 100*l.* purchase-money.

IMMEDIATE ANNUITY.

Age last Birthday.	Male.	Female.	Age last Birthday.	Male.	Female
	£. s. d.	£. s. d.		£. s. d.	£. s. d.
10	4 - 2	3 14 9	50	6 13 4	6 - 6
20	4 7 9	4 - 6	60	8 13 4	7 16 10
30	4 17 9	4 8 7	65	10 6 8	9 6 4
40	5 11 9	5 - 6	70	12 10 10	11 9 8

ANNUITY-CERTAIN.

Term.	Annuity.
	£. s. d.
5 years	21 6 8
7 "	15 12 -
10 "	11 6 8
15 "	8 - 4

CLERGY PENSIONS INSTITUTION—*continued.*

VI.

Although no answer can be given to question IV., the following information may be given here.

Total premiums received in respect of Sickness Allowances	£.	s.	d.
	3,667	5	10
Total premiums received in respect of the Dowries or Annuities for Daughters	531	16	3

VII.

The total amount of Immediate Annuities on lives, distinguishing the amounts for each year of life.

(a) Payable on Single Lives.

Age last Birthday.	Annuity (including Augmentation.)	Age last Birthday.	Annuity (including Augmentation.)	Age last Birthday.	Annuity (including Augmentation.)
	£. s. d.		£. s. d.		£. s. d.
36	100 - -	64	60 - -	73	227 - 8
45	7 4 8	65	245 15 -	74	254 5 -
46	10 12 -	66	365 17 6	75	26 6 -
47	15 15 -	67	367 18 -	76	61 14 -
49	11 4 -	68	286 16 -	77	36 - -
54	29 19 -	69	166 9 -	78	30 - -
55	30 - -	70	478 8 -	79	2 11 -
58	38 14 8	71	365 4 6	80	60 - -
59	24 - 8	72	156 13 -	83	10 - -
				£.	3,468 7 8

(b) Payable until death of the last Survivor of two lives.

Ages last Birthday.	Annuity
	£. s. d.
71 and 68	100 - -

VIII.

All Annuities other than those specified under heading No. VII.

Class.	Amount of Annuity.	Office Yearly Premium.	Consideration Money.	Total Yearly Premiums received.
	£.	£. s. d.	£. s. d.	£. s. d.
Reversionary Annuities pending	975	373 18 5	985 4 8	1,025 4 11

All the above Reversionary Annuities pending are Re-assured.

IX.

The average rate of interest at which the Purchase Section and Augmentation Section Funds were invested at the close of each year during the period since the last investigation.

	1896.	1897.	1898.	1899.	1900.
	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.
Purchase Section	3 15 9	3 12 4	3 17 3	3 17 10	3 10 1
Augmentation Section	3 5 1	3 8 9	3 8 2	3 7 2	3 4 6

Edward P. Thesiger, Chairman.
Wm. L. Blackley, } Directors.
P. V. Smith, }
John Duncan, Secretary and Actuary.

REFUGE ASSURANCE COMPANY (LIMITED).

(Third and Fourth Schedules.)

REVENUE ACCOUNT

Of the Refuge Assurance Company, Limited (Ordinary Branch), for the year ending 31st December 1900.

	£.	s.	d.		£.	s.	d.
Amount of Life Assurance Fund at the beginning of the year	995,360	-	2	Claims	117,528	8	5
Premiums	340,275	4	1	Surrenders	5,650	6	1
Rents and Interest	34,491	10	7	Commission	25,819	5	1
Assignment Fees and Fines	105	2	6	Management Expenses	8,208	5	4
				Shareholders' Proportion of Surplus in respect of Valuation as at 31st December 1899	4,702	-	-
				Amount of Life Assurance Fund, as per Fourth Schedule	1,206,323	12	5
£.	1,370,231	17	4	£.	1,370,231	17	4

BALANCE SHEET

Of the Refuge Assurance Company, Limited (Ordinary Branch), on the 31st December 1900.

LIABILITIES.	£.	s.	d.	ASSETS.	£.	s.	d.
Life Assurance Fund	1,206,323	12	5	Mortgages on Property within the United Kingdom	151,790	18	5
				Loans on Municipal and other rates	105,454	16	2
				House Property and Land	42,250	-	-
				Colonial Government Securities	30,340	7	9
				Foreign Government Securities	99,362	15	6
				Railway and other Debentures and Debenture Stock	489,429	1	1
				Railway and other Stock and Shares, Preference and Ordinary	35,180	1	4
				Chief Rents	3,590	4	2
				Loans on the Company's Policies within their Surrender Value	8,380	-	-
				Superintendents' Balances	6,911	19	2
				Outstanding Premiums	5,404	12	5
				Outstanding Interest	5,228	9	10
				Bank Deposits for fixed periods	165,000	-	-
				Cash on Current Account at Bank	54,853	17	8
				Cash in hand	5,146	8	11
£.	1,206,323	12	5	£.	1,206,323	12	5

James Wilcock, Chairman.
Henry Adams, } Directors.
Thomas Shutt, }
James Proctor, } Joint General Managers.
R. Wm. Green, }
Robert Moss, Secretary.

REFUGE ASSURANCE COMPANY (LIMITED)—*continued.*

(Third and Fourth Schedules.)

REVENUE ACCOUNT

Of the Refuge Assurance Company, Limited (Industrial Branch), for the year ending 31st December 1900.

I.—LIFE ASSURANCE ACCOUNT.

	£.	s.	d.		£.	s.	d.
Amount of Life Assurance Fund at the beginning of the year	530,596	7	8	Claims under Life Policies	516,843	18	1
Premiums	1,081,492	18	1	Agents' Commission	219,928	11	8
Rents and Interest	19,205	16	2	Salaries — Superintendents, Agents, &c.	144,891	15	7
Assignment Fees	19	7	—	Special Charges in respect of New Business	86,109	1	3
				Chief Office Expenses, including Medical Fees	95,225	19	11
				Dividend to Shareholders	8,566	2	2
				Amount Transferred to Sick Assurance Account	73	16	1
				Amount of Life Assurance Funds as per Fourth Schedule	559,675	4	2
£.	1,631,314	8	11	£.	1,631,314	8	11

II.—SICK ASSURANCE ACCOUNT.

[No New Business Transacted for many Years.]

	£.	s.	d.		£.	s.	d.
Premiums	56	6	4	Claims under Sick Policies	127	9	10
Amount Transferred from Life Assurance Account	73	16	1	Commission	2	12	7
£.	130	2	5	£.	130	2	5

BALANCE SHEET

Of the Refuge Assurance Company, Limited (Industrial Branch), on 31st December 1900.

LIABILITIES.	£.	s.	d.	ASSETS.	£.	s.	d.
Shareholders' Capital, paid up	200,000	—	—	Investments:			
Life Assurance Fund	559,675	4	2	Mortgages on Property within the United Kingdom	77,722	17	7
				Loans on Municipal and other Rates	207,976	15	5
				House Property and Land	172,417	12	1
				Railway and other Debentures and Debenture Stock	150,100	—	—
				Furniture and Fixtures	22,102	4	11
				Loans on Personal Security	325	2	6
				Superintendents' Balances	10,408	3	8
				Outstanding Premiums	71,764	17	8
				Outstanding Interests and Rents	973	12	—
				Cash:			
				On Deposit	2,250	—	—
				On Current Account at Bank	34,566	1	6
				In hand	9,067	16	10
£.	759,675	4	2	£.	759,675	4	2

James Wilcock, Chairman.
Henry Adams, } Directors.
Thomas Shutt, }
James Proctor, } Joint General Managers.
R. Wm. Green, }
Robert Moss, Secretary.

We have examined the above Balance Sheets and Accounts, and in our opinion such Balance Sheets are full and fair Balance Sheets containing the particulars required by the regulations of the Company, and are properly drawn up so as to exhibit a true and correct view of the state of the Company's affairs as shown by the books of the Company. We certify that all our requirements as Auditors have been complied with. We have also satisfied ourselves that the securities representing the Company's investments are in perfect order.

Manchester, 16th February, 1901.

Chas. Hadfield, } Auditors.
Richard Whitaker, }

REFUGE ASSURANCE COMPANY (LIMITED)—*continued.**(Fifth Schedule.)*

Statement respecting the VALUATION OF THE LIABILITIES under Life Policies of the Refuge Assurance Company (Limited), made by the Actuary.

I.

The date up to which the entire Valuation is made is 31st December, 1909.

II.

The business is conducted under two district branches, namely, the Ordinary and Industrial.

In the Ordinary Branch, the net liability has been ascertained by deducting from present value of the sums assured and bonuses, the present value of the net or pure premiums corresponding to the ages at entry. In all instances where the original or tabular premiums have been reduced by the application of bonus, the present values of such reductions have been added to the liability. The valuation ages are those corresponding to ages next birthday.

In respect of the Two Temporary Assurance Contracts, the reserve created is 50 per cent. of the office yearly premiums.

By virtue of the Articles of Association, the policy-holders receive nine-tenths of the profits and the shareholders one-tenth. The distribution among the participating policy-holders has assumed the form of an uniform reversionary bonus per centum on the sum assured.

In the Industrial Branch, the net liability in respect of all Whole Life Assurances effected on Single Lives, subject to uniform premiums throughout the entire currency of the risks, which have subsisted for over 30 years, has been ascertained by deducting from the present value of the sums assured the present value of the net or pure premiums corresponding to the ages at entry. For assurances over 15 years in force, and not exceeding 30 years duration, the liability has been determined by deducting from the present value of the sums assured, the present value of the net or pure premiums corresponding to the ages 5 years older than at entry. In respect of the residue of the Whole Life Assurances, the liability has been ascertained by deducting from the present value of the sums assured and all prospective increments—including the prospective increments incident to the Infantile Contracts—the present value of the office premiums, less the proportion—indicated in answer V.—reserved for expenses.

In respect of all Special Contracts, *i.e.*, Whole Life Assurances subject to a limited number of payments, Endowment Assurances, Old Age Endowments, Joint Life Assurances and Sickness Contracts, the liability has been ascertained by deducting from the present value of the sums assured and all prospective increments, the present value of the net or pure premiums corresponding to the ages at entry.

Negative values have been rigidly excluded.

The principles are determined by the Directors, acting on the advice of the Actuary.

III.

The Tables of Mortality and Sickness employed in the Valuation are:—

In respect of the Ordinary Branch, the Institute of Actuaries' H.M. Table.

In respect of the Industrial Branch, the English No. 3. Table for Life Assurance Contracts, and the Manchester Unity Table (1866-1870) for Sickness Contracts.

IV.

The Rate of Interest assumed throughout the entire Valuation is Three per cent.

V.

In the Ordinary Branch, the entire loading has been reserved as a provision for future expenses and profits *i.e.*, the difference between the office premiums and the H.M. Three per cent. net premiums.

The provision made for expenses and profits in respect of Limited Payment Policies and policies on which the premiums have been commuted, is identical with the reserve which would have been evolved had such policies been subject to annual premiums.

In the Industrial Branch, in respect of policies effected on Single Lives for the Whole Term of Life, which have subsisted for over 15 years, the reserve created is the difference between the office premiums and the net or pure premiums as previously defined. For policies not exceeding 15 years' duration, the reserve averages over 35 per cent. of the office premiums.

The entire loading has been reserved in respect of all Special Contracts, *i.e.*, Whole Life Assurances subject to a limited number of payments, Endowment Assurances, Old Age Endowments, Joint Life Assurances and Sickness Contracts.

VI.

As this Company institutes an annual investigation and distribution of profits, the Consolidated Revenue Accounts, since the previous valuation, are identical with the Revenue Accounts for the year, and this information is contained in the Third Schedule.

REFUGE ASSURANCE COMPANY (LIMITED)—continued.

VII.

SUMMARY AND VALUATION of the Policies of the Ordinary Branch of the Refuge Assurance Company (Limited), as at 31st December, 1900.

DESCRIPTION OF ASSURANCES.	PARTICULARS OF POLICIES FOR VALUATION.										VALUATION.							
	Number of Policies.	Sums Assured.			Reversionary Bonus Additions.			Office Yearly Premiums.			Net Yearly Premiums.	Bonus Reductions of Premium.	Institute of Actuaries' Hk. Table. Interest 3 per cent.			Net Liability.		
		£.	s.	d.	£.	s.	d.	£.	s.	d.			£.	s.	d.		£.	s.	d.
I.—WITH PARTICIPATION IN PROFITS.																		
For the Whole Term of Life	19,883	1,609,025	—	—	73,687	11	6	82,560	16	3	66,449-877	38	15	10	970,066	774,490	402	329,533
Assurances by Limited Payments	55	6,800	—	—	424	1	9	414	18	9	323-253	—	—	—	2,247	1,728	—	1,385
Endowment Assurances	44,211	3,409,316	17	9	134,016	7	2	201,326	5	44	158,886-845	68	5	4	2,116,893	1,672,947	434	673,492
Assurances on Joint Lives	1,359	102,625	—	—	4,458	10	9	5,966	10	2	4,231-986	3	15	—	72,139	51,684	87	13,432
Limited Payments (Paid up)	17	1,800	—	—	168	4	2	—	—	—	—	—	—	—	—	—	—	1,266
Endowment Assurances (Paid up)	7	673	10	—	29	14	9	—	—	—	—	—	—	—	—	—	—	564
Extra Premiums payable	—	—	—	—	—	—	—	126	1	—	—	—	—	—	—	—	—	68
TOTAL Assurances with Profits	67,542	5,130,740	7	9	211,784	10	1	280,324	11	64	229,381-761	110	16	2	3,101,335	2,500,790	873	920,385
II.—WITHOUT PARTICIPATION IN PROFITS.																		
For the Whole Term of Life	21,951	755,269	14	7	—	—	—	37,136	9	10	31,717-195	—	—	—	410,334	346,351	—	108,849
Assurances by Limited Payments	31	1,060	—	—	—	—	—	69	17	1	57-889	—	—	—	806	261	—	314
Endowment Assurances	4,331	145,975	—	—	—	—	—	8,571	—	14	7,011-543	—	—	—	82,821	67,617	—	37,185
Assurances on Joint Lives	805	29,670	—	—	—	—	—	1,609	17	6	1,225-647	—	—	—	19,080	14,368	—	3,927
Temporary Assurances	2	600	—	—	—	—	—	10	1	6	—	—	—	—	—	—	—	5
Limited Payments (Paid up)	16	475	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	261
Free Policies—Whole Life	369	3,373	9	4	—	—	—	—	—	—	—	—	—	—	—	—	—	2,111
Endowment Assurances	660	10,972	—	7	—	—	—	—	—	—	—	—	—	—	—	—	—	8,647
Joint Lives	32	331	9	1	—	—	—	11	9	—	—	—	—	—	—	—	—	267
Extra Premiums payable	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	6
TOTAL Assurances without Profits	23,687	947,716	13	7	—	—	—	47,408	15	4	40,012-324	—	—	—	512,601	423,512	—	161,566
TOTAL Assurances	91,229	6,078,457	1	4	211,734	10	1	337,733	6	7	269,343-985	110	16	2	3,674,026	2,923,311	873	1,081,951
Adjustment for Immediate Payment of Claims	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	10,239
TOTAL of the Results	91,229	6,078,457	1	4	211,734	10	1	337,733	6	7	269,343-985	110	16	2	3,674,026	2,923,311	873	1,092,190

REFUGE ASSURANCE COMPANY (LIMITED)—*continued.*VII.—*continued.*

SUMMARY AND VALUATION of the Policies of the Industrial Branch of the Refuge Assurance Company (Limited), as at 31st December 1900.

DESCRIPTION OF ASSURANCE.	PARTICULARS OF POLICIES FOR VALUATION.				VALUATION. English Life Table (No 3). Interest 3 per cent.			
	Number of Policies.	Sums Assured.	Office Yearly Premiums.	Reduced and Net Yearly Premiums.	Sums Assured (including all Prospective Increments.	Office Yearly Premiums.	Reduced and Net Yearly Premiums.	Net Liabilities.
WITHOUT PARTICIPATION OF PROFITS.		£.	£.	£.	£.	£.	£.	£.
For the Whole Term of Life - - -	2,086,090	18,161,274·6	1,039,400·8	677,144·3	9,853,773	14,565,943	9,483,304	370,469
Whole Life Assurance by Limited Pay- ment - - - - -	231	4,198·8	335·6	*	*	*	*	887
Endowment Assurances - - - - -	46,145	595,312·1	39,473·2	*	*	*	*	60,819
Joint Lives - - - - -	52,519	1,051,789·0	64,834·0	*	*	*	*	80,421
Old Age Endowments - - - - -	1,927	97,325·0	834·2	*	*	*	*	1,929
Limited Payments (all Premiums paid) -	104	1,259·2	—	—	—	—	—	611
Free Policies :								
For the Whole Term of Life - - -	4,436	18,733·0	—	—	—	—	—	10,877
Endowment Assurances - - - - -	233	1,563·9	—	—	—	—	—	1,134
Joint Lives - - - - -	240	1,410·0	—	—	—	—	—	982
TOTAL of the Results - - -	2,191,884	19,922,924·6	1,144,877·8	—	—	—	—	523,129

* The Values, as required by these columns, are computed at triennial intervals only, the Liability being ascertained from specially prepared tables compiled by the Actuary, exhibiting the "Net Reserve" in respect of sums assured for Weekly Premiums of One Penny, according to the age at Entry and the year in which the Contract was effected.

The Sickness Contracts are only 37 in number, assuring the sum of 307*l.* at death, and providing sick pay per week of 17*2l.*

The present value of the Death Benefits is 210*l.*, and of the Sickness Benefits 64*l.*

The present value of the Net Premiums is 314*l.*; the Liability, therefore, by the Net Premium method of valuation is 538*l.*

The transaction of New Sickness Assurance Business has been discontinued for a considerable number of years.

VALUATION BALANCE SHEET in respect of the Ordinary Branch of the Refuge Assurance Company (Limited), as at 31st December 1900.

	£.	s.	d.		£.	s.	d.
Net Liability under Assurance Trans- actions (as per Summary Statement) -	1,098,180	—	—	Life Assurance Fund (as per Balance Sheet) - - - - -	1,208,323	12	5
Surplus - - - - -	110,143	12	5				
£.	1,208,323	12	5	£.	1,208,323	12	5

VALUATION BALANCE SHEET in respect of the Industrial Branch of the Refuge Assurance Company (Limited), as at 31st December 1900.

	£.	s.	d.		£.	s.	d.
Net Liability under Life Assurance Trans- actions (as per Summary Statement) -	528,129	—	—	Life Assurance Fund (as per Balance Sheet) - - - - -	559,675	4	2
Net Liability under Sickness Contracts -	538	—	—				
Surplus - - - - -	31,008	4	2				
£.	559,675	4	2	£.	559,675	4	2

REFUGE ASSURANCE COMPANY (LIMITED)—*continued.*

VIII.

All Participating Policies in force at the Valuation epoch are entitled to share in the profits.

IX.

The results of the Valuation are :—

- (1) The total amount of profit made by the Company in each Branch during the year ending 31st December, 1900, is indicated in the appended statements. The sum of 90,757*l.* 16*s.* 7*d.* has been retained undivided.
- (2) As the total surplus in the ordinary Branch amounted to 110,143*l.* 12*s.* 5*d.* which included the sum of 66,241*l.* -*s.* 2*d.* brought forward from the previous investigation, the actual profit for the year was 43,902*l.* 12*s.* 3*d.*, one-tenth of which—viz., 4,390*l.*—belongs to the Shareholders. The amount distributed among the policy-holders was 46,004*l.*, leaving an undistributed reserve of 59,749*l.* 12*s.* 5*d.* The number of policies which participated was 67,542, assuring the sum of 5,342,524*l.* 17*s.* 10*d.*, including reversionary bonuses.
In the Industrial Branch, the whole surplus of 31,008*l.* 4*s.* 2*d.* has been retained undistributed. The amount brought forward from the previous investigation was 50,242*l.* 7*s.* 8*d.*
- (3) The appended statement contains specimens of bonuses allotted for one year to Policies of 100*l.* in respect of the Annual Valuation as at 31st December, 1900. No participating Policy has been in force for a longer period than 13 years.

Office Age at Entry.	Policy in force 5 years.		Policy in force 10 years.		Policy in force 13 years.	
	Reversion.	Permanent Reduction of Premium.	Reversion.	Permanent Reduction of Premium.	Reversion.	Permanent Reduction of Premium.
	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.
20	1 8	- - 4	1 8 -	- - 5	1 8 -	- - 5
30	1 8 -	- - 7	1 8 -	- - 8	1 8 -	- - 8
40	1 8 -	- - 9	1 8 -	- - 11	1 8 -	- 1 2
50	1 8 -	- 1 3	1 8 -	- 1 7	1 8 -	- 1 10

James Wilcock, Chairman.
Henry Adams, } Director.
Thomas Shutt, }
James Procter, } Joint Managers.
R. Wm. Green, }
Robert Moss, Secretary.
W. H. Aldcroft, F.I.A., Actuary.

GRESHAM LIFE ASSURANCE SOCIETY (LIMITED).

(First and Second Schedules.)

ASSURANCE AND ENDOWMENT REVENUE ACCOUNT
Of the Gresham Life Assurance Society (Limited), for the Year ending 31st December 1900

				£.	s.	d.					£.	s.	d.					£.	s.	d.						
Amount of Assurance and Endowment Fund at the beginning of the year							5,765,290	7	6	Claims under Policies:																
										Deaths							490,162	15	6							
										Endowments							182,553	18	8							
										Less Re-Assured							662,816	14	2							
																	1,400	-	-							
Premiums:										Surrenders (including Loans written off during the year in respect of Policies which had lapsed)																
First Year							89,993	6	3	Commission																
Renewals							919,853	19	2																	
							1,009,847	5	5																	
Less Re-Assurance Premiums							15,018	15	9																	
							994,828	9	8																	
Interest, Dividends, and Rents							245,065	9	9																	
Loan Charges, Assignment and Transfer Fees							63	7	5																	
Balance of Profit and Loss on Investments and House Property realised and on Exchange							1,184	9	11																	

LIFE ANNUITY REVENUE ACCOUNT
Of the Gresham Life Assurance Society (Limited), for the Year ending 31st December 1900.

Amount of Life Annuity Fund at the beginning of the Year	£.	s.	d.	1,457,914	18	2
Consideration for Annuities granted:	£.	s.	d.			
By Single Payment				90,225	-	7
By Annual Payment in respect of Deferred and Contingent Annuities:	£.	s.	d.			
First Year				338	15	6
Renewals				1,270	19	8
				1,609	15	2
Interest, Dividends and Rents				91,884	15	9
Annuity Taxes deducted				57,983	3	2
				1,806	3	2
	£.			1,608,739	-	3
Annuity Payments						
Commission						
Expenses of Management:	£	s.	d.			
General Expenses				6,792	12	10
Policy Stamps				255	7	10
				7,048	-	3
Income Tax deducted from Annuities (at disposal of the Crown)				1,306	3	2
Amount of Life Annuity Fund at the end of the year, as per Second Schedule				1,426,243	-	4
	£.			1,608,739	-	3

BALANCE SHEET

Of the Gresham Life Assurance Society (Limited), on the 31st December 1900.

LIABILITIES.			ASSETS.		
	£.	s. d.		£.	s. d.
Shareholders' Capital paid :			Mortgages on Property within the United Kingdom	144,529	1 3
1,736 shares, £5 fully paid	8,680	-	Mortgages on Property out of the United Kingdom	85,073	8 11
18,164 shares, 15s. paid	13,098	-	Loans to Corporations and other Public Bodies	58,542	13 11
			Loans on the Society's Policies	619,874	19 2
Assurance and Endowment Fund	6,087,702	2 3			
Life Annuity Fund	1,426,243	- 4	Investments :		
			British Government Securities	64,940	2 2
Investment Reserve Account against Depreciation			Stock of the Bank of England	19,631	3 1
	70,000	-	Colonial Government Securities	15,168	6 3
Total Funds and Investment Reserve } subject to Income Tax Claim as below }	7,806,523	2 7	Foreign Government Securities	1,565,225	8 -
Claims admitted but not paid	52,235	7 4	Railway and other Debentures and Debenture Stocks	3,145,330	4 5
Annuities outstanding	3,865	6 1	Railway and other Shares and Stocks (Guaranteed, Preferred and Ordinary)	442,078	12 2
Dividends (Interest) unclaimed		47 3 3	House Property and Real Estate	661,406	14 11
Sundry Outstanding Liabilities :					
Current Expenses and Commission	8,588	2 10	Loans on Personal Security	33,735	16 3
Amount of Taxes deducted from Annuities (at disposal of the Crown)	2,111	17 8	Credit Premiums	13,843	6 3
Creditors for Stocks purchased	4,211	16 6	Advances on Reversionary and Life Interests and on Deposit of Securities	475,894	16 8
			Furniture and Fittings	9,018	- 9
To Claim for Income Tax to 5th April, 1900, not admitted by the Society and now under Appeal	33,148	1 1	Branch Offices and Agents' Balances	56,592	11 5
To Proportion to 31st December, 1900 (estimated)	7,500	- -	Outstanding Premiums	116,648	17 10
			Outstanding and Accrued Interest and Rents	51,858	- 4
			Cash in hand and on Current Account	73,218	9 8
	40,648	1 1	Debtors for Stocks Sold	5,514	2 10
£.	7,077,382	16 3	£.	7,077,382	16 3

W. Thornthwaite, Chairman,
Chas. A. Hanson,
H. Turton Norton, } **Directors.**
James H. Scott, General Manager and Secretary.

In accordance with the provisions of the Companies Act, 1900, we certify that all our requirements as Auditors have been complied with. We have examined the Books, Documents and Vouchers of the Society, and have also obtained a Certificate from the Bank of England verifying the inscription of the Shares in the name of the Society, and the Bank of England Stock in the name of "The Gresham Life Assurance Society, Limited," and have examined the Statements relating to the Investments, Mortgages and Loans, the Certificates for Securities held abroad or lodged with Foreign Governments under their Regulations. The Investments have been taken at Ledger or at Cost Values. Taking the Investments as a whole, the Investment Reserve is, in our opinion, sufficient to cover the depreciation existing on 31st December, 1900. Subject to the above observations, we report that in our opinion the above Accounts and Balance Sheet are properly drawn up so as to exhibit a true and correct view of the Society's affairs as shown by the Books.

G. Sneath, F.C.A.,
(Of the firm of Messrs. Price, Waterhouse & Co.) } Auditors.
Arthur W. Chambers,

Dated 10th May, 1901.

GRESHAM LIFE ASSURANCE SOCIETY (LIMITED)—*continued.*

(Fifth Schedule.)

Statement respecting the VALUATION OF THE LIABILITIES under Life Policies and Annuities of the Gresham Life Assurance Society (Limited), made by the Actuary.

I.

The date up to which the valuation is made is the 31st December, 1900.

II.

The valuation has been in accordance with Clause 94 of the Bye-Laws and Regulations of the Society, the principles adopted being as follows :—

The liability has been obtained by deducting from the present value of the sums assured and bonuses the present value of the net premiums employed in the valuation. These net premiums give effect to the initial and procuration expenses incident to the business, and by the system adopted a positive reserve is made for every policy on the books.

III.

The table of mortality employed in the valuation of the Whole Life Assurances is that known as the "Institute of Actuaries Hm. Experience" Table; the Endowment Assurances have been valued by a Table based on the Society's actual mortality experience for this class of Assurance; and the pure Endowments by the "Carlisle" Table of Mortality. In the Valuation of the Special Classes of Assurance the Hm. Table has been employed.

The immediate Annuities effected up to 31st December, 1892, have been valued on the basis of the "Experience of Government Annuitants (1860, male and female)." The immediate Annuities effected since 31st December, 1892, have been valued upon the basis of the "Government Annuity Table (1882, male and female)."

IV.

The rate of interest assumed in the calculations is $3\frac{1}{2}$ per cent. for all policies with the exception of the immediate Annuities effected up to 31st December, 1892, which were valued at 4 per cent.

V.

The proportion of the annual premium income reserved as a provision for future expenses and profits is as follows, viz :—

Assurance with Profits -	-	-	-	-	-	19·7 per cent.
„ with Ultimate Profits -	-	-	-	-	-	16·1 „
„ without Profits -	-	-	-	-	-	9·2 „
Total Assurances -	-	-	-	-	-	14·3 „

This provision for future expenses and profits applies solely to the renewal premium income of the Society, the initial and procuration expenses being provided for, as stated in Answer No. 2, by the method of valuation adopted.

VI.

CONSOLIDATED REVENUE ACCOUNTS of the Gresham Life Assurance Society (Limited), for Five Years, commencing 1st January 1896, and ending 31st December 1890.

ASSURANCE AND ENDOWMENT ACCOUNT.

	£.	s.	d.		£.	s.	d.
Amount of Assurance and Endowment Fund on 1st January 1896	4,47,746	3	7	Claims under Policies (after deduction of sums Re-Assured)	2,893,885	14	-
Premiums (after deduction of Re-Assurance Premiums)	4,815,930	19	2	Surrenders	285,786	6	5
Interest, Dividends and Rents	1,070,056	1	2	Commission	462,939	8	8
Loan Charges and Assignment Fees	275	19	1	Expenses of Management	569,660	6	2
				Dividends and Bonus to Shareholders	14,008	19	-
				Bonus in Cash to Policy-holders	9,588	12	10
				Agents' Balances Irrecoverable	8,849	16	1
				Balance of Profit and Loss on Investments	26,596	2	7
				Amount of Assurance and Endowment Fund on 31st December, 1900, as per Second Schedule	6,087,702	2	8
£.	10,350,009	3	-	£.	10,350,009	3	-

LIFE ANNUITY ACCOUNT.

	£.	s.	d.		£.	s.	d.
Amount of Life Annuity Fund on 1st January 1896	1,279,517	2	-	Annuity Payments	890,113	18	8
Consideration for Annuities granted	753,311	5	9	Commission	16,290	4	9
Interest, Dividends and Rents	274,207	-	8	General Expenses	38,023	3	10
Annuity Taxes Deducted	6,792	8	11	Policy Stamps	2,609	14	11
				Income Tax paid to the Crown	7,542	9	5
				Amount of Life Annuity Fund on 31st December 1900, as per Second Schedule	1,426,248	-	4
£.	2,320,827	11	11	£.	2,320,827	11	11

GRESHAM LIFE ASSURANCE COMPANY (LIMITED)—continued.

VII.

SUMMARY AND VALUATION of the Policies of The Gresham Life Assurance Society (Limited), as at 31st December 1900.

DESCRIPTION OF TRANSACTIONS.	PARTICULARS OF THE POLICIES FOR VALUATION.				VALUATION.			
	Number of Policies.	Sums Assured and Bonuses.	Office Yearly Premiums.	Net Yearly Premiums as Valued.	Whole Life Assurances by Institute of Actuaries' (H.M.) Table. Endowment Assurances by a Table based on the Society's actual Mortality Experience for this class of Assurance. Pure Endowments by Carlisle Table. Immediate Annuities by Government Annuity Tables (1860 and 1882). Interest—for Assurances and Endowments, 3½ per cent.; for Annuities, 3½ and 4 per cent.			
					Sums Assured and Bonuses in Reversion and Reduction of Premiums.	Office Yearly Premiums.	Net Yearly Premiums.	Net Liability.
ASSURANCES.								
I. WITH PARTICIPATION IN PROFITS.								
Whole Life - - - - -	8,566	3,378,560	98,638·8	79,811·6	2,101,481	1,065,332	848,348	1,258,068
Joint Lives - - - - -	183	54,460	2,422·6	1,716·8	34,962	24,170	17,811	17,641
Limited Premiums - - - - -	1,508	689,263	21,145·1	17,480·9	824,370	243,026	202,085	122,235
Contingent Assurances - - - - -	8	1,894	45·4	85·3	787	342	262	525
Endowment Assurances - - - - -	6,954	1,969,413	94,054·5	77,401·8	1,421,482	729,838	591,918	829,564
Joint Endowment Assurances - - - - -	305	73,007	4,465·0	3,612·6	51,304	36,138	29,075	22,220
Pure Endowments - - - - -	215	66,592	1,456·1	1,262·6	53,574	8,188	7,077	46,497
Extra Premiums - - - - -	—	—	1,310·2	—	1,018	—	—	1,018
TOTAL Assurances with Profits - - - - -	17,734	6,232,189	223,556·7	180,821·1	3,988,918	2,107,087	1,691,076	2,297,842
II. WITH ULTIMATE PARTICIPATION IN PROFITS.								
Whole Life - - - - -	5,358	2,387,597	79,586·8	68,102·7	1,208,913	1,077,162	919,508	284,406
Joint Lives - - - - -	160	54,830	2,733·3	2,018·0	29,861	34,199	25,546	4,815
Limited Premiums - - - - -	2,146	975,919	38,556·8	31,147·7	424,605	397,296	300,389	96,216
Endowment Assurances - - - - -	20,419	5,771,724	289,282·7	243,678·3	3,747,191	2,705,809	2,271,158	1,476,083
Joint Endowment Assurances - - - - -	743	235,715	13,878·5	11,499·0	146,441	185,671	112,740	33,701
Pure Endowments - - - - -	7	2,740	97·3	82·6	1,083	1,133	963	122
Endowment (term certain) - - - - -	488	139,628	6,645·3	5,805·1	105,899	89,848	85,032	70,897
Extra Premiums - - - - -	—	—	3,641·9	—	3,173	—	—	3,173
TOTAL Assurances with Ultimate Profits - - - - -	29,320	9,558,153	434,892·6	362,329·3	5,654,169	4,391,121	3,685,336	1,968,688
III. WITHOUT PARTICIPATION IN PROFITS.								
Whole Life - - - - -	7,789	3,677,221	123,455·5	110,647·1	1,968,106	1,532,318	1,371,734	596,372
Joint Life - - - - -	89	28,860	1,185·7	920·8	16,986	13,700	10,644	6,342
Last Survivor - - - - -	6	3,477	69·0	43·6	1,440	811	582	866
Limited Premiums - - - - -	2,284	578,199	11,868·0	10,098·0	290,151	122,829	104,567	194,584
Contingent Assurances - - - - -	83	50,094	577·7	400·7	3,751	8,834	2,797	964
Endowment Assurances - - - - -	12,654	4,218,545	202,146·1	186,954·0	2,679,908	1,980,948	1,808,311	851,597
Joint Endowment Assurances - - - - -	705	204,194	11,440·0	10,447·4	131,143	113,079	103,398	27,745
Pure Endowments - - - - -	315	81,490	2,608·9	2,348·0	45,478	25,128	22,615	22,893
Endowments (Contingent Premiums) - - - - -	273	61,132	2,723·3	2,382·5	41,666	18,192	15,893	25,773
Endowments (term certain) - - - - -	92	27,728	94·5	87·5	16,309	955	896	15,504
Term Assurances - - - - -	120	129,815	1,971·3	—	1,309	—	—	1,200
Decreasing Premium Assurances - - - - -	53	27,321	745·3	611·1	13,802	5,634	4,620	9,182
Issue Assurances and Name and Arms Risk - - - - -	5	13,500	—	—	314	—	—	314
Extra Premiums - - - - -	—	—	2,868·3	—	1,820	—	—	1,820
TOTAL Assurances, without Profits - - - - -	24,318	9,096,571	361,733·8	324,940·1	5,221,173	3,817,423	3,466,066	1,755,117
TOTAL Amount of Assurances - - - - -	71,372	24,896,913	1,019,082·1	868,090·5	14,864,260	10,315,581	8,842,468	6,021,792
Re-Assurances - - - - -	(172)	542,569	15,456·2	12,638·3	232,804	206,308	176,227	56,077
Net Amount of Assurances - - - - -	71,372	24,344,344	1,004,225·9	155,452·2	14,631,956	10,109,273	8,666,241	5,965,715
ANNUITIES.								
Immediate - - - - -	4,240	178,688	—	—	1,440,093	—	—	1,440,093
Deferred - - - - -	102	3,724	1,107·3	988·7	33,589	7,206	6,448	27,141
Contingent - - - - -	17	1,104	401·2	260·8	3,301	3,916	2,608	606
TOTAL Annuities - - - - -	4,359	178,516	1,508·5	1,249·5	1,476,983	11,152	9,056	1,467,997
TOTAL of the Results - - - - -	75,731	24,344,344 Per Annum. 178,516	1,005,734·4	850,701·7	16,108,939	10,120,425	8,675,297	7,433,642

GRESHAM LIFE ASSURANCE SOCIETY, LIMITED—*continued.*VII.—*continued.*VALUATION BALANCE SHEET of The Gresham Life Assurance Society, Limited,
as at 31st December 1900.

	£.	s.	d.		£.	s.	d.
Net Liability under Assurance and Annuity Transactions (as per Summary Statement provided in Schedule 5)	7,433,642	..	—	Life Assurance and Annuity Funds (as per Second Schedule)	7,513,945	2	7
Surplus*	80,303	2	7				
£.	7,513,945	2	7	£.	7,513,945	2	7

* Subject to Claim of Crown for Income Tax, 40,648*l.* 1*s.* 1*d.*—not admitted by the Society and now under appeal.—See Balance Sheet.

VIII.

The time during which a policy must be in force in order to entitle it to share in the profits is three years.

IX.

(i.) The total amount of the surplus arising upon the present valuation is 80,303*l.* 2*s.* 7*d.*, of which 401*l.* 15*s.* 7*d.* was undivided surplus as at 31st December, 1896, and 79,901*l.* 7*s.* is in respect of the five years ending 31st December, 1900.

(ii.) In accordance with the recommendation of the Directors, it was decided at the Annual General Meeting, held on 18th June, 1901, to carry forward the whole of the surplus.

W. Thornthwaite, Chairman.
Chas. A. Hanson, } Directors.
H. Turton Norton, }
James H. Scott, General Manager and Secretary.
Edwin Justican, F.I.A., Actuary.

(Sixth Schedule.)

Statement of the LIFE ASSURANCE AND ANNUITY BUSINESS of The Gresham Life Assurance Society, Limited, on the 31st December 1900.

I.

The published Tables of Premiums for Assurances for the whole Term of Life in use at the date above mentioned.

ANNUAL PREMIUMS for the Assurance of 100*l.*

Age next Birthday.	Table I.—Without Profits.	Table IIa.—With Ultimate Profits.	Table II.—With Profits.	Age next Birthday.	Table I.—Without Profits.	Table IIa.—With Ultimate Profits.	Table II.—With Profits.
	£. s. d.	£. s. d.	£. s. d.		£. s. d.	£. s. d.	£. s. d.
20	1 12 8	1 15 5	1 18 10	41	3 — 10	3 4 —	3 7 10
21	1 13 5	1 16 3	1 19 8	42	3 3 2	3 6 3	3 10 —
22	1 14 3	1 17 —	2 — 5	43	3 5 8	3 8 8	3 12 8
23	1 15 —	1 17 10	2 1 3	44	3 8 2	3 11 3	3 15 3
24	1 16 —	1 18 10	2 2 3	45	3 10 10	3 14 —	3 18 —
25	1 17 —	1 19 10	2 3 3	46	3 13 10	3 16 10	4 — 10
26	1 18 —	2 — 10	2 4 5	47	3 16 8	3 19 10	4 3 10
27	1 19 3	2 2 —	2 5 5	48	3 19 10	4 3 —	4 7 —
28	2 — 3	2 3 —	2 6 8	49	4 3 3	4 6 5	4 10 8
29	2 1 5	2 4 3	2 7 10	50	4 6 10	4 10 —	4 14 3
30	2 2 8	2 5 8	2 9 —	51	4 10 8	4 13 10	4 18 —
31	2 4 —	2 6 10	2 10 5	52	4 14 8	4 17 10	5 2 3
32	2 5 3	2 8 3	2 11 10	53	4 18 10	5 2 3	5 6 8
33	2 6 8	2 9 8	2 13 3	54	5 3 5	5 6 10	5 11 3
34	2 8 3	2 11 —	2 14 10	55	5 8 5	5 11 10	5 16 3
35	2 9 10	2 12 8	2 16 3	56	5 13 5	5 17 —	6 1 8
36	2 11 5	2 14 3	2 18 —	57	5 19 —	6 2 8	6 7 3
37	2 13 —	2 16 —	2 19 10	58	6 4 10	6 8 8	6 13 3
38	2 14 10	2 17 10	3 1 8	59	6 11 3	6 14 10	6 19 8
39	2 16 10	2 19 10	3 3 5	60	6 17 10	7 1 8	7 6 5
40	2 18 10	3 1 10	3 5 8				

GRESHAM LIFE ASSURANCE SOCIETY (LIMITED)—*continued.*

II. and III.

The total amount assured on lives for the whole term of life in existence at the date above mentioned.

The amount of premiums receivable annually for each year of life, after deducting the abatements made by the application of bonuses.

Present Ages.	WITH PROFITS.				WITH ULTIMATE PROFITS.				WITHOUT PROFITS.			
	Amount Assured.	Reversionary Bonuses.	Office Yearly Premiums.		Amount Assured.	Office Yearly Premiums.			Amount Assured.	Office Yearly Premiums.		
			Ordinary.	Extra.		Ordinary.	Extra.			Ordinary.	Extra.	
	£.	£.	£.	£.	£.	£.	£.		£.	£.	£.	
11	—	—	—	—	300	3'5	—	—	—	—	—	—
19	—	—	—	—	—	—	—	—	275	4'1	—	—
20	300	—	5'2	—	—	—	—	—	—	—	—	—
21	606	2	12'3	—	700	12'7	5'7	5,750	93'9	—	—	—
22	650	4	11'2	—	750	13'2	—	920	15'3	—	—	—
23	500	8	8'5	—	1,200	21'9	—	590	9'9	—	—	1'4
24	400	2	7'5	—	2,562	48'4	7'4	398	0'3	—	—	10'0
25	1,047	1	21'6	6	4,128	80'2	15'0	4,074	72'9	—	—	26'4
26	1,411	2	29'7	2'3	4,842	85'4	9'4	18,086	334'9	—	—	13'3
27	3,373	—	74'8	3'2	4,403	86'4	8'3	14,552	270'2	—	—	3'9
28	2,496	5	53'5	2'3	10,581	217'8	13'6	11,802	223'5	—	—	38'1
29	3,400	16	73'0	1'6	18,597	346'9	27'9	17,184	330'4	—	—	5'4
30	9,944	25	198'4	23'8	18,130	325'3	22'3	22,303	440'0	—	—	16'1
31	9,133	25	211'6	8'2	29,372	633'5	27'5	17,896	862'6	—	—	15'9
32	6,489	39	149'1	4'5	31,459	685'2	43'4	31,896	630'0	—	—	63'3
33	9,150	56	215'6	9'4	38,286	891'1	34'3	35,293	772'6	—	—	9'6
34	12,738	58	298'5	2'4	26,714	630'7	36'8	27,550	608'3	—	—	12'7
35	17,767	102	422'1	7'0	37,059	963'8	11'1	275,881	5,969'1	—	—	34'8
36	18,249	83	452'7	4'2	47,577	1,096'6	51'4	46,303	1,064'9	—	—	52'9
37	19,329	181	470'1	15'1	52,542	1,266'0	41'7	58,632	1,433'7	—	—	54'5
38	10,708	128	412'9	9'8	42,609	1,075'4	35'2	61,068	1,490'5	—	—	40'4
39	27,878	303	707'5	13'0	65,416	1,719'4	42'0	55,459	1,380'2	—	—	14'2
40	30,524	388	755'9	10'7	81,210	2,100'9	09'9	67,348	1,648'1	—	—	31'8
41	46,413	425	1,215'8	4'7	86,056	2,237'4	39'7	88,481	2,406'6	—	—	28'8
42	42,463	706	1,080'2	12'3	67,408	1,909'8	13'9	91,057	2,446'4	—	—	63'3
43	41,350	670	1,070'5	20'7	73,453	1,970'9	27'6	89,938	2,403'9	—	—	34'9
44	60,922	1,091	1,604'2	38'9	89,348	2,473'9	33'7	70,274	1,901'0	—	—	55'4
45	56,639	1,430	1,444'0	25'8	114,692	3,399'7	59'4	120,544	3,555'2	—	—	50'6
46	53,350	1,280	1,385'2	25'5	102,894	3,086'5	9'3	104,760	3,051'4	—	—	13'6
47	71,712	1,947	1,852'6	20'4	92,626	2,820'7	40'1	114,577	3,441'1	—	—	51'3
48	76,773	1,970	2,088'2	21'3	91,180	2,794'2	23'1	98,204	3,022'6	—	—	28'1
49	127,419	2,042	4,098'0	10'5	94,288	2,904'6	36'9	91,394	2,725'1	—	—	27'5
50	94,114	2,458	2,619'5	8'0	89,623	2,966'9	24'6	167,077	5,308'0	—	—	32'5
51	106,498	2,972	2,997'7	28'0	115,506	3,968'7	45'6	108,590	3,400'3	—	—	8'7
52	89,267	2,543	2,612'9	8'7	102,308	3,755'7	34'2	117,186	3,618'0	—	—	61'8
53	85,951	3,097	2,492'5	12'3	104,975	3,980'1	37'2	104,176	3,571'1	—	—	12'9
54	106,030	3,176	3,157'3	7'6	80,565	3,455'8	27'6	106,517	3,723'0	—	—	11'1
55	112,917	4,940	3,340'6	15'7	82,471	3,280'3	29'9	99,603	3,416'1	—	—	9'7
56	115,295	5,100	3,472'5	17'3	77,186	3,130'2	39'5	105,519	3,947'8	—	—	25'9
57	107,460	5,350	3,236'1	27'3	68,042	2,950'4	15'1	123,517	4,333'8	—	—	25'8
58	120,807	4,387	3,790'4	25'3	59,324	2,636'8	16'2	124,553	4,332'7	—	—	43'4
59	99,601	4,754	2,804'4	9'6	40,518	1,838'7	12'5	121,098	5,134'9	—	—	172'1
60	115,665	7,426	3,602'5	13'9	37,430	1,832'3	17'5	107,163	4,396'0	—	—	90'9
61	108,509	6,490	3,453'2	19'6	29,188	1,402'8	1'7	107,341	4,328'8	—	—	12'1
62	94,187	5,523	3,035'7	4'7	32,835	1,683'7	—	86,450	3,452'0	—	—	14'2
63	96,581	6,395	3,042'0	7'8	27,223	1,427'5	3'6	91,659	3,962'0	—	—	5'4
64	93,733	6,462	3,209'1	6'2	18,011	1,016'6	5'0	65,534	3,242'9	—	—	3'2
65	98,958	5,937	3,352'0	37'1	21,936	1,311'4	15'4	60,592	2,767'2	—	—	2'8
66	80,556	6,813	2,683'2	9'8	11,740	681'7	4	61,678	2,825'6	—	—	24'6
67	76,671	5,630	2,644'1	3'8	11,050	708'1	2'2	45,446	2,433'8	—	—	9'0
68	91,246	7,396	3,003'1	25'8	8,810	541'9	7'8	31,908	1,459'4	—	—	4'7
69	66,010	6,020	2,157'5	26'8	5,913	372'6	—	50,200	2,068'3	—	—	21'3
70	58,523	6,010	1,960'2	9	2,530	343'5	—	33,037	1,928'0	—	—	5'0
71	55,197	4,477	2,124'0	13'5	6,440	337'0	—	21,799	1,317'3	—	—	7'7
72	43,851	5,582	1,552'1	17'2	240	17'1	—	13,713	819'7	—	—	—
73	47,294	4,820	1,612'5	21'8	130	8'4	—	15,473	865'1	—	—	5'4
74	49,383	5,618	1,765'5	1'9	1,500	116'7	—	10,460	881'7	—	—	7'2
75	39,736	6,259	1,362'8	7'9	240	16'3	—	11,992	690'7	—	—	3'4
76	39,494	4,103	1,473'0	4'2	—	—	—	8,780	516'8	—	—	4'8
77	23,796	3,046	1,081'0	1'5	—	—	—	7,320	460'6	—	—	—
78	24,733	4,154	859'0	8'5	—	—	—	4,180	232'2	—	—	2'1
79	26,365	5,262	967'4	24'4	—	—	—	2,100	135'6	—	—	—
80	21,524	4,744	675'5	3'2	—	—	—	5,780	409'6	—	—	—
81	7,206	1,622	294'9	—	—	—	—	1,540	98'0	—	—	4'3
82	9,500	1,556	313'4	5'8	—	—	—	1,580	100'6	—	—	—
83	8,580	2,028	332'5	—	—	—	—	270	25'7	—	—	—
84	5,080	1,015	180'9	2'1	—	—	—	367	25'0	—	—	—
85	8,780	1,294	393'5	2'2	—	—	—	1,520	60'5	—	—	—
86	4,540	821	245'3	5'0	—	—	—	50	1'4	—	—	6
87	3,479	337	152'4	3'9	—	—	—	160	11'1	—	—	—
88	1,480	201	72'8	—	—	—	—	1,543	87'0	—	—	—
89	100	40	4'0	—	—	—	—	—	—	—	—	—
90	—	—	—	—	—	—	—	—	—	—	—	—
91	—	—	—	—	—	—	—	—	—	—	—	—
92	—	—	—	—	—	—	—	—	—	—	—	—
93	—	—	—	—	—	—	—	—	—	—	—	—
TOTAL £	3,199,004	178,966	98,636'3	737'0	2,376,823*	79,586'8	1,133'6	3,677,221	123,456'5	—	—	1,419'1

* The Capitalized Bonus allotted to this class of assurance stands at 10,774%.

GRESHAM LIFE ASSURANCE COMPANY (LIMITED).—continued.

II. and III.—continued.

The Re-Assurances corresponding with the above, and in existence on the 31st December 1900.

Present Ages.	WITH PROFITS.				WITHOUT PROFITS.		
	Amount Assured.	Reversionary Bonus.	Office Yearly Premiums.		Amount Assured.	Office Yearly Premiums.	
			Ordinary.	Extra.		Ordinary.	Extra.
28	£.	£.	£.	£.	£.	£.	£.
33	—	—	—	—	500	9·8	—
35	6,500	803	152·9	—	3,000	69·3	—
36	—	—	—	—	202,000	4,215·1	—
38	1,000	20	26·0	—	4,667	108·5	—
39	2,000	—	60·2	—	—	—	—
40	5,000	—	123·8	—	17,000	444·5	—
41	—	—	—	—	2,000	54·4	—
43	—	—	—	—	5,000	116·6	—
44	—	—	—	—	14,800	467·6	—
45	—	—	—	—	3,200	93·6	—
46	5,000	—	152·9	—	3,200	84·9	—
47	—	—	—	—	4,400	152·4	—
49	38,000	44	1,479·6	—	10,000	334·1	—
50	—	—	—	—	—	—	—
51	—	—	—	—	17,800	598·7	—
52	—	—	—	—	2,000	65·9	—
54	—	—	—	—	2,300	56·5	—
55	1,680	101	67·8	—	7,000	268·2	—
57	—	—	—	—	2,500	68·5	—
58	—	—	—	—	10,520	568·5	—
59	—	—	—	—	8,667	325·2	—
60	—	—	—	—	2,500	51·3	—
69	1,000	185	55·6	—	1,000	40·9	—
70	—	—	—	—	—	—	—
71	—	—	—	—	2,000	84·6	—
75	—	—	—	—	4,000	233·8	—
76	—	—	—	—	800	33·4	—
	—	—	—	—	1,000	29·3	—
	60,180	1,153	2,118·8	—	332,054	8,575·6	—

IV., V. and VI.

The Total Amount Assured under Classes of Assurance business other than for the Whole Term of Life.
The Amount of Premiums receivable Annually
The Total Amount of Premiums which has been received.

WITH PROFITS.

CLASS.	Amount Assured.	Reversionary Bonus.	Office Yearly Premiums.	Extra Premiums.	Total Premiums Received.
	£.	£.	£.	£.	£.
Joint Lives	51,547	2,913	2,422·6	3·1	41,717
Limited Premiums	678,903	10,360	21,145·1	127·2	154,881
Contingent Assurances	1,840	54	45·4	—	1,081
Endowment Assurances	1,936,056	33,357	94,054·5	432·0	1,062,946
Joint Endowment Assurances	72,310	697	4,485·0	10·0	36,494
Pure Endowments	64,706	886	1,456·1	—	10,720
£	2,805,362	48,267	123,608·7	572·3	1,316,839

WITH ULTIMATE PROFITS.

CLASS.	Amount Assured.	Reversionary Bonus.	Office Yearly Premiums.	Extra Premiums.	Total Premiums Received.
	£.	£.	£.	£.	£.
Joint Lives	54,713	117	2,703·3	19·6	14,134
Limited Premiums	975,124	795	38,556·8	600·5	165,730
Endowment Assurances	5,738,973	32,751	289,282·7	1,851·5	2,124,707
Joint Endowment Assurances	224,866	849	13,878·5	28·3	61,696
Pure Endowments	2,740	—	97·3	—	225
Endowments (Term Certain)	138,201	1,427	6,645·3	8·4	77,336
£.	7,134,617	35,930	351,163·9	2,508·3	2,443,828

GRESHAM LIFE ASSURANCE SOCIETY (LIMITED)—*continued.*IV., V., and VI.—*continued.*

WITHOUT PROFITS.

CLASS.	Amount Assured.	Reversionary Bonus.	Office Yearly Premiums.	Extra Premiums.	Total Premiums Received.
	£.	£.	£.	£.	£.
Joint Lives - - - - -	28,860	—	1,185·7	6·6	16,469
Last Survivor - - - - -	3,477	—	59·0	—	914
Limited Premiums - - - - -	573,199	—	11,858·0	223·8	326,244
Contingent Assurances - - - - -	50,094	—	577·7	1·2	4,019
Endowment Assurances - - - - -	4,218,545	—	202,146·1	1,173·6	1,205,978
Joint Endowment Assurances - - - - -	204,194	—	11,440·0	21·5	47,328
Pure Endowments - - - - -	81,490	—	2,608·9	—	21,675
Endowments (Contingent Premiums) - - - - -	61,132	—	2,723·3	—	25,777
Endowments (Term Certain) - - - - -	27,723	—	94·5	—	9,205
Term Assurances - - - - -	129,815	—	1,971·3	19·8	6,364
Decreasing Premium Assurances - - - - -	27,321	—	745·3	2·9	11,832
Issue Assurances and Name and Arms Risk - - - - -	13,500	—	—	—	425
£.	5,419,350	—	235,409·8	1,449·4	1,676,230

Re-Assurances under Classes of Assurance Business other than for the Whole Term of Life.

WITH PROFITS.

CLASS.	Amount Assured.	Reversionary Bonus.	Office Yearly Premiums.	Extra Premiums.	Total Premiums Received.
	£.	£.	£.	£.	£.
Limited Payments - - - - -	8,000	—	363·0	—	1,217
Endowment Assurances - - - - -	7,800	407	344·8	—	2,525
£.	15,800	407	707·8	—	3,742

WITHOUT PROFITS.

CLASS.	Amount Assured.	Reversionary Bonus.	Office Yearly Premiums.	Extra Premiums.	Total Premiums Received.
	£.	£.	£.	£.	£.
Limited Payments - - - - -	13,952	—	372·3	—	7,657
Contingent Assurances - - - - -	17,000	—	252·8	—	1,138
Endowment Assurances - - - - -	61,023	—	2,840·7	—	17,251
Endowments (Contingent Premiums) - - - - -	3,000	—	112·1	—	1,121
Term Assurances - - - - -	38,000	—	476·1	—	1,474
£.	132,975	—	4,054·0	—	28,641

GRESHAM LIFE ASSURANCE SOCIETY (LIMITED)—*continued*.

VII.

The Total Amount of Immediate Annuities on Lives.

ON SINGLE LIVES.

Present Age.	Amount of Annuity.		Present Age.	Amount of Annuity.	
	Effectuated up to 31st December, 1892.	Effectuated since 31st December, 1892.		Effectuated up to 31st December, 1892.	Effectuated since 31st December, 1892.
	£.	£.		£.	£.
22	—	50'0	61	1,723'9	2,110'6
23	—	200'0	62	1,168'3	1,797'4
27	50'0	—	63	1,099'3	3,311'9
28	—	50'0	64	1,940'2	2,445'7
29	—	250'0	65	1,583'4	1,985'3
30	50'0	—	66	4,408'5	1,693'8
33	—	21'0	67	1,349'6	2,399'0
34	—	60'4	68	1,271'0	3,381'7
35	—	89'9	69	2,288'2	2,331'1
36	—	79'5	70	1,774'5	4,385'5
37	—	89'8	71	2,928'0	3,622'9
38	—	210'0	72	2,960'2	2,933'7
39	—	23'3	73	5,440'9	2,494'4
40	—	557'6	74	3,830'6	2,003'4
41	—	89'6	75	3,413'6	2,584'3
42	—	167'5	76	2,969'7	2,280'6
43	24'0	509'4	77	2,876'0	1,862'2
44	13'0	348'0	78	2,065'0	2,487'0
45	170'0	489'7	79	1,882'9	1,496'4
46	151'0	701'1	80	3,119'2	4,706'1
47	120'0	509'6	81	2,873'6	1,459'9
48	27'8	437'7	82	2,517'5	707'8
49	42'6	1,022'6	83	2,896'8	433'2
50	127'6	1,647'5	84	2,428'4	442'5
51	221'4	1,347'8	85	1,651'5	940'4
52	509'0	1,905'2	86	2,583'4	1,515'5
53	272'3	1,340'1	87	511'6	76'0
54	819'3	1,051'1	88	1,007'1	204'0
55	850'4	2,028'8	89	612'9	39'2
56	140'2	2,344'4	90	371'4	245'8
57	359'8	2,154'6	91	219'2	—
58	1,404'0	2,147'1	93	104'4	—
59	615'1	2,587'8	94	72'0	117'4
60	775'2	1,607'0	106	40'0	—
			£.	74,725'5	84,612'4

GRESHAM LIFE ASSURANCE SOCIETY (LIMITED)—*continued*.VII.—*continued*.

IMMEDIATE ANNUITIES ON JOINT EXISTENCE OF TWO OR MORE LIVES AND LAST SURVIVOR.

Effected up to 31st December 1892.

Present Ages.	Amount of Annuity.	Present Ages.	Amount of Annuity.	Present Ages.	Amount of Annuity.
	£.		£.		
41—43	46.0	65—67	193.0	72—76	11.6
46—55	48.0	69	45.0	77	16.0
48—65	22.0	71	60.0	78	147.0
50—56	48.0	73	52.6	73—75	6.9
53—55	92.3	66—66	28.0	76	40.5
54—56	32.0	70	55.7	77	56.6
65	53.6	75	172.4	79	274.7
56—59	48.0	67—69	101.4	74—76	32.8
82	33.5	72	26.7	76—78	28.0
57—58	20.8	73	24.0	77—77	14.2
63	6.0	75	81.2	83	10.0
61—74	13.8	77	5.3	78—84	8.1
62—66	48.0	68—72	36.0	79—82	51.0
69	160.0	77	48.0	84	40.0
71	198.8	69—78	8.0	85	16.0
74	6.6	80	6.0	80—82	30.2
77	12.0	70—71	24.0	87	64.7
63—63	8.1	72	32.0	81—83	24.9
71	200.0	74	23.6	87	68.0
64—66	61.0	75	12.5	83—85	73.4
69	13.3	78	45.5	72—80—87	22.9
70	13.5	71—75	50.0	80—83—86	79.7
79	48.0	72—72	31.5	53—57—59	
65—66	50.0	74	33.9	—79—81.	129.6
				Total - - -	3,726.4

Effected since 31st December 1892.

Present Ages.	Amount of Annuity.	Present Ages.	Amount of Annuity.	Present Ages.	Amount of Annuity.	Present Ages.	Amount of Annuity.
	£.		£.		£.		£.
29—72	32.0	53—55	115.7	59—65	10.3	68—78	97.6
35—58	9.9	56	72.0	66	256.6	79	358.4
38—79	4.0	57	364.9	71	1,000.1	69—69	70.4
39—45	11.4	58	15.5	78	57.0	71	32.1
40—62	12.0	63	16.0	60—61	30.2	72	47.9
65	240.0	54—55	38.6	78	80.0	73	32.8
41—54	48.0	56	24.0	62—64	26.1	75	68.0
42—72	20.9	58	12.0	65	48.0	79	87.8
43—43	23.2	59	135.8	68	20.0	80	160.0
51	7.8	60	85.6	69	84.0	91	20.0
44—54	24.0	65	55.1	71	240.0	70—70	19.7
67	9.3	67	19.7	73	8.0	71	40.0
45—53	20.0	84	64.0	74	220.6	75	28.3
77	33.5	55—55	12.1	80	22.0	77	70.4
46—48	40.4	56	22.6	63—64	40.0	78	14.3
50	47.5	57	70.0	65	5.4	80	14.5
64	6.7	58	48.0	66	30.2	83	48.0
72	30.0	59	147.7	70	70.1	71—73	65.2
80	13.6	60	80.0	71	8.6	76	38.2
47—49	24.0	61	26.0	74	12.0	78	14.0
53	20.0	63	7.5	64—66	116.0	83	24.0
54	12.8	64	40.0	69	32.0	72—73	7.6
56	205.0	66	16.0	65—65	14.0	75	97.7
69	9.5	78	32.0	67	16.0	80	40.0
48—54	160.0	56—56	48.0	68	37.3	73—75	28.9
57	64.4	58	64.0	65—69	30.5	77	72.0
49—50	25.0	60	65.9	73	24.0	79	135.3
51	159.0	63	20.2	75	65.3	83	25.9
52	9.6	71	20.1	77	12.0	74—75	16.3
63	15.3	57—60	90.6	78	64.0	77	21.8
71	101.2	62	172.4	66—66	40.0	80	12.2
74	24.0	63	16.0	67	213.0	75—77	42.1
50—61	65.7	86	24.0	73	32.2	82	61.9
79	160.0	58—58	31.5	75	148.1	76—76	15.7
51—52	66.3	59	12.0	80	16.0	79	91.6
60	216.0	61	11.0	67—68	60.0	78—79	57.4
68	11.5	65	52.0	71	20.0	79—79	4.8
81	18.0	67	25.8	75	20.0	81	4.0
52—53	101.7	72	27.9	81	24.0	54—56—64	321.0
55	43.2	78	40.0	83	7.8	67—68—74	50.3
64	78.0	85	26.8	68—71	54.6		
70	24.0	59—63	20.1	76	232.0		
						Total - - £.	10,543.7

GRESHAM LIFE ASSURANCE SOCIETY (LIMITED)—*continued.*

VIII.

The amount of all Annuities, other than the above.

Class.	Amount of Annuity.	Office Premiums.	Total Premiums Received.
	£.	£.	£.
Terminable Annuities - - - -	80	—	1,364
Deferred Annuities - - - -	3,724	1,107·3	26,553
Contingent Annuities - - - -	1,104	401·2	3,872
£.	4,908	1,508·5	31,789

IX.

The average rate of interest at which the Life Assurance and Annuity Funds of the Company were invested at the close of each year during the period since the last investigation.

	£.	s.	d.
1896 - - - - -	3	18	2
1897 - - - - -	3	19	7
1898 - - - - -	4	—	6
1899 - - - - -	4	1	10
1900 - - - - -	4	2	2

X.

Tables of Minimum Values, allowed for the surrender of policies for the whole term of life, and for Endowment Assurances, with instances of their application to policies for 100*l.* each of different standing, and taken out at various interval ages, from the youngest to the oldest.

WHOLE TERM ASSURANCES.

Age at Entry.	After 3 Years.	After 5 Years.	After 7 Years.	After 10 Years.	After 15 Years.	After 20 Years.	After 25 Years.	After 30 Years.	After 35 Years.
25	1·28	2·62	4·01	6·22	10·26	14·86	19·87	25·28	30·93
30	1·49	3·07	4·71	7·31	12·15	17·43	23·12	29·06	34·96
35	1·78	3·64	5·61	8·78	14·38	20·42	26·74	33·00	41·10
40	2·19	4·48	6·85	10·50	16·99	23·77	30·50	38·94	47·44
45	2·61	5·29	8·06	12·38	19·79	27·14	36·07	45·05	53·42
50	3·14	6·35	9·62	14·59	22·75	32·30	41·90	50·84	58·67

ENDOWMENT ASSURANCES.

Payable at the expiration of 20 years, or at previous death.

30	5·48	11·39	17·77	28·30	49·08	—	—	—	—
35	5·46	11·33	17·68	28·24	48·92	—	—	—	—
40	5·50	11·42	17·77	28·18	48·71	—	—	—	—
45	5·51	11·37	17·66	28·01	48·36	—	—	—	—

Payable at the expiration of 30 years, or at previous death.

20	2·90	6·06	9·49	15·10	25·90	38·95	54·99	—	—
25	3·01	6·20	9·61	15·19	25·92	38·96	54·90	—	—
30	3·00	6·22	9·65	15·22	26·02	38·93	54·75	—	—
35	3·07	6·32	9·82	15·54	26·27	39·01	54·60	—	—

The above quotations are exclusive of the cash value of any existing Bonuses.
No surrender values are allowed for pure Endowments without return of premiums.

Note.

Extra premiums charged in certain cases for special occupations, or during residence beyond the free limits have not been valued with the Office premiums, but a separate reserve has been made in respect thereof.

In the case of extra premiums charged for deviations from the standard of health, the policies are valued as at the true ages, and a reserve made in respect of the extra premium for the current year.

W. Thornthwaite, Chairman.

Chas. A. Hanson, } Directors.

H. Turton Norton, }

James H. Scott, General Manager and Secretary.

Edwin Justican, F.I.A., Actuary.

CUSTOMS ANNUITY AND BENEVOLENT FUND INCORPORATED.

(First and Second Schedules.)

STATEMENT OF ACCOUNT

Of the Customs Annuity and Benevolent Fund Incorporated, for the Year 1900, ended 5th January 1901.

REVENUE ACCOUNTS.

ASSURANCE FUND.

	£.	s.	d.		£.	s.	d.
Amount of Assurance Fund at the beginning of the Year, 6th January 1900	510,319	10	11	Claims under Policies (no Re-assurances):			
Premiums	12,496	1	8	Original Assurances	23,290	18	-
Interest, Dividends, and Rents accrued	21,253	3	11	Bonus Additions	18,171	4	-
Timber Measuring, &c.	4,318	7	-	Surrenders			
Less Proportion of Directors' and Auditors' Allowances	45	15	6	Annuities			
Salaries	368	3	-	Income Tax			
	413	18	6	Benevolent Grants			
Consideration for Annuities from Life Loss, &c.	700	-	-	Expenses of Management (including Management of Trust Funds):			
	3,904	8	6	Directors' and Auditors' Allowances	148	11	6
				Salaries	1,425	2	3
				Do. Actuary	315	-	-
					1,888	13	9
				Less Proportion provided from Timber Measuring	413	18	6
					1,474	15	3
				Retiring Allowances	150	-	-
				Medical Fees	60	18	-
				Stationery and Printing	81	8	1
				Postages	78	18	2
				Law Charges	10	11	10
				Incidental Expenses	129	16	1
					1,986	7	5
				Amount of Assurance Fund at the end of the Year, as per Second Schedule	502,868	5	9
£.	548,673	5	-	£.	548,673	5	-

CUSTOMS ANNUITY AND BENEVOLENT FUND INCORPORATED—*continued.*

TRUST FUNDS.

	£.	s.	d.		£.	s.	d.
Money in Trust for Life Claimants at the beginning of the Year - - -	53,668	11	10	Dividends to Life Claimants - - -	1,917	11	3
Money in Trust for Minors at the beginning of the Year - - -	6,385	12	10	Dividends to Minors and others - - -	3,039	9	2
Money in Trust held at request of Claimants - - -	89,087	12	9	Amounts paid and applied on Death of Life Claimants - - -	2,853	18	6
Total Trust Funds - - -	149,141	17	5	Amounts paid out of Minors' Accounts - - -	1,361	6	1
Interest and Dividends accrued on Trust Monies - - -	4,957	-	5	Amounts paid out of Voluntary Trust Accounts - - -	9,274	15	11
Amount from Life Losses, &c., in Trust for Life Claimants - - -	10,258	2	-	Amount of Trust Funds at the end of the Year, as per Second Schedule - - -	152,851	1	9
Amount from Life Losses, &c., in Trust for Minors - - -	315	3	8				
Amount from Life Losses, &c., in Trust, held at request - - -	6,625	19	2				
£.	171,298	2	8	£.	171,298	2	8

BALANCE SHEET

Of the Customs Annuity and Benevolent Fund Incorporated, on 5th January 1901.

LIABILITIES.	£.	s.	d.	ASSETS.	£.	s.	d.
Assurance Fund, as per First Schedule - - -	502,868	5	9	Mortgages on Property within the United Kingdom - - -	358,895	18	10
Money in Trust for Life Claimants - - -	61,072	15	4	Loans on Policies - - -	24,188	3	5
Money in Trust for Minors - - -	5,339	10	5	Freehold Ground Rents - - -	210,943	1	8
Money in Trust held at request of Claimants - - -	86,438	16	-	Investments in British Government Securities - - -	14,935	7	6
Total Trust Funds, as per First Schedule - - -	152,851	1	9	Investments in Indian Government Securities - - -	20,840	-	6
Claims under Insurances admitted, not paid - - -	7,380	11	1	Freehold Properties - - -	21,633	10	3
Annuities due, not paid - - -	355	13	8	Timber Trustees—Mortgages on Property in U.K. - - -	2,463	13	11
Dividends to Life Claimants due, not paid - - -	494	3	5	Agents' Balances :			
Dividends to Minors and others due, not paid - - -	812	10	10	Premiums - - -	3,021	2	6
£.	664,762	6	6	Timber Measuring - - -	1,223	9	9
				Interest and Dividends due, not received - - -	1,245	6	5
				Rents due, not received - - -	1,585	3	6
				Cash in hand and on Current Account - - -	3,787	8	3
				£.	664,762	6	6

J. Fleming, President.
C. Blemell Pollard,
G. Excell,
A. S. Elgood, Secretary.

} Directors.

Having had access to all the Books and accounts of the Customs Fund, and having examined the foregoing General Statement, and verified the same with the Accounts and Vouchers relating thereto, we now sign the same as found to be correct, all our requirements as auditors having been complied with.

We have also examined the Securities of the Fund, and are satisfied of their correctness.

S. Bozman,
J. Bradford,
J. Flint,

} Auditors.

PEARL LIFE ASSURANCE COMPANY (LIMITED).

(First and Second Schedules.)

REVENUE ACCOUNT

Of the Pearl Life Assurance Company (Limited), for the Year ending 31st December 1900.

LIFE ASSURANCE ACCOUNT.

	£.	s.	d.		£.	s.	d.
Amount of Funds (including Capital) at the beginning of year	908,112	5	10	Claims under Policies (no Re-Assurances)	302,142	12	11
Capital Paid up	8,840	-	-	Surrenders	1,160	15	9
Premiums (no Re-Assurances)	841,743	15	7	Surrender of Bonuses	960	7	9
Consideration for Annuities granted	3,449	17	-	Annuities	1,067	3	9
Rents, Dividends, and Interest	36,555	12	-	Commission and Salaries to Collectors and Superintendents for the Weekly Collection of Premiums	185,761	6	11
Assignment Fees	66	7	-	Management Expenses:-			
Profits on Investments	807	5	11	Head Office Expenses (including Printing and Legal Charges)	45,233	14	2
				Medical Fees	3,387	9	7
				Auditors' Fees	500	-	-
				Valuation Expenses	1,336	1	1
				Postage, Orders, Parcels and Policy Stamps	9,933	18	11
				Written off Fixtures and Furniture	702	-	1
				Extension Expenses	134,920	1	4
				Dividends to Shareholders	195,713	5	2
				Amount of Funds at the end of year	2,083	5	-
					1,200,086	3	1
£. 1,880,575	3	4			£. 1,880,575	3	4

BALANCE SHEET

Of the Pearl Life Assurance Company (Limited), for the Year ending 31st December 1900.

LIABILITIES.	£.	s.	d.	ASSETS.	£.	s.	d.
Shareholders' Capital:-				Mortgages on Property within the United Kingdom	251,457	2	2
Capital Subscribed, 17,738 Shares of 5l. each. Paid up thereon	85,674	-	-	Investments:-			
Assurance Funds	1,164,412	3	1	Loans on the Company's Policies (with- in their surrender value)	9,396	16	-
Due to Auditors	200	-	-	Colonial Government Securities	270,046	2	9
				Foreign Government Securities	86,897	19	7
				Railway Debentures	33,610	11	7
				Railway Stocks, Preference and Ordinary	22,799	12	9
				Freehold and Leasehold Property	213,862	10	7
				Bristol Corporation Stock	2,013	17	-
				Brynmaur Local Board	2,135	16	10
				Croydon Corporation Stock	2,380	-	-
				Douglas Corporation Stock	4,500	-	-
				Dundee Corporation Stock	1,000	-	-
				Fenton Local Board	4,593	7	11
				Heywood Corporation Stock	10,400	-	-
				Huddersfield 3½ per cent. Corporation Stock	1,000	-	-
				Huddersfield 3 per cent. Corporation Stock	2,865	-	-
				Leicester Corporation Stock	990	-	-
				London County Council	1,312	10	-
				National War Loan	10,575	8	6
				Newcastle Corporation Stock	1,000	-	-
				Nottingham Corporation Stock	2,016	12	6
				Portsmouth Corporation Stock	1,007	10	-
				Reading Corporation Stock	1,003	15	-
				River Tyne Commissioners	2,000	-	-
				Southampton Corporation Stock	782	10	-
				South Shields Guardians	1,754	13	11
				Stockton and Middlesbro' Corporation Bonds	1,612	10	-
				Sunderland Corporation Stock	990	-	-
				Swansea Harbour Trust	3,500	-	-
				West Derby Bonds	200	10	6
				Freehold Ground Rents	111,588	12	3
				Scotch Fen Duties	4,997	18	8
				Leasehold Ground Rents	827	4	4
				Office Fixtures, Furniture, &c., at Head Offices and Branches	832,160	10	8
				Outstanding Premiums	6,318	2	2
				Collectors' Balances	51,412	9	7
				Outstanding Interest and Rents	2,014	13	9
				Cash on Deposit	5,600	4	11
				Cash on current accounts at Bank	11,900	-	-
£. 1,200,286	3	1			36,422	19	10
					£. 1,200,286	3	1

James Roll, Chairman.
Francis D. Bowles, { Directors.
John S. Foster, {
P. J. Foley, Managing Director.

We hereby certify that the above Income and Expenditure Account and Balance Sheet are a true extract of the Books of this Company, that Vouchers have been examined by us, and that we have personally seen the Securities representing the Assets.
All our requirements as Auditors have been complied with.

5th February 1901.

Clark, Battams & Co., Chartered Accountants.
Wm. Chas. Hall, Public Accountant.

PEARL LIFE ASSURANCE COMPANY (LIMITED)—*continued.**(Fifth Schedule.)*

Statement respecting the VALUATION OF THE LIABILITIES under the Life Policies and Annuities of the Pearl Life Assurance Company, Limited, made by the Actuary.

I.

The date up to which the Valuation is made is 31st December, 1900.

II.

The Principles upon which the Valuation and Distribution of Profits are made :—

(a) Industrial Branch.

Policies are divided into two periods according to their class and duration. The "first period" under Whole Life Policies, of which the bulk of the business consists, is 5 years, under Endowment Assurances (Adults) about 1½ years, under Endowment Assurances (Infantile) 1 year, and under Joint Lives Assurances about 8 years. No reserve is made for Policies in their "first period" as it is assumed that the premiums received in that period cover the expenses and current risk and that the value of the sums assured and risk premiums are therefore equal. Under Policies that have entered their second period, a percentage is deducted from the premiums as shown in answer No. 5, which approximately yields the net premium at the age on entering into the second period. Policies are then valued by deducting the present value of such approximate net premiums from the present value of the Sums Assured. The value of the Sums Assured of Policies in their first period is then added to both sides of the account. By this method all negative values are eliminated. The total premiums paid under existing pure Endowment contracts have been reserved, and Paid-Up Policies have been valued as absolute reversions.

(b) Ordinary Branch.

The Liability has been ascertained by taking the difference between the present value of the Sums Assured and Bonuses and the present value of the future net premiums, the whole of the loading as explained in Answer 5 being reserved. In a few unimportant classes special reserves have been made based upon the premiums.

Whole Life, Endowment Assurances, and Joint Lives Assurances have been valued in classified groups as shown in Answers 2 to 6 of the Sixth Schedule.

Sums Assured have been assumed to be payable immediately on death, and the premiums have been treated as payments equally distributed over the year.

In the Ordinary Branch a minimum allowance of 80 per cent. of the divisible surplus has been allotted to participating Policy-holders. Since the separation of the Industrial and Ordinary Funds at 1st January, 1896, to the date of this Valuation, no Dividend or Bonus to Shareholders has been paid out of the Ordinary Branch Fund.

A uniform Reversionary Bonus on the sum assured in respect of each Annual Premium paid within the valuation period has been allotted to participating Policies. Policies in the Industrial Branch do not participate in the profits.

The principles of Valuation and Distribution are determined by the Directors, acting under the advice of the Actuary.

III.

The Tables of Mortality used in the Valuation are :—

For Industrial Assurances, English Life Table No. 3 for all contracts except Endowment Assurances; for which the Institute of Actuaries' H_M Table was used.

For Ordinary Branch. For the Assurances, the Institute of Actuaries' H_M Table throughout.
For the Annuities, the Government Annuityants' Experience 1882 Table, Males and Females respectively.

IV.

The rate of interest assumed in the calculations is 3 per cent. throughout.

V.

In the Industrial Branch the proportion of the Annual Premium Income reserved as a provision for future expenses and profits under Policies in their second period (see Answer No. 2) is 30 per cent. of the premiums payable weekly except in the case of Endowment Assurances (Adults) under which 35 per cent. is reserved. Under contracts by monthly premiums 25 per cent. is reserved. The result is a reserve equal to 35.5 per cent. of the Total Annual Premium income; and in addition half-a-year's premium has been reserved under all Whole Life Infantile Policies. All Negative values have been excluded as explained in Answer No. 2.

In the Ordinary Branch the entire loading in excess of the H_M 3 per cent. net premiums has been reserved, for future expenses and profits.

PEARL LIFE ASSURANCE COMPANY, (LIMITED)—*continued.*

VI.

CONSOLIDATED REVENUE ACCOUNTS of the Pearl Life Assurance Company, Limited, for the Five Years commencing 1st January, 1896, and ending 31st December 1900.

COMBINED LIFE ACCOUNT.

	£.	s.	d.		£.	s.	d.
Amount of Fund on 1st January 1896—the beginning of the period -	510,671	11	4	Claims - - - - -	1,139,395	8	9
Capital paid up - - - - -	27,542	-	-	Surrenders - - - - -	5,050	5	2
Premiums - - - - -	3,222,637	11	6	Commission - - - - -	720,267	12	10
Interest and Dividends - - - - -	138,406	7	9	Expenses of Management - - - - -	810,364	15	-
Consideration for Annuities - - - - -	9,164	1	8	Annuity Payments - - - - -	4,205	15	6
Fees - - - - -	265	14	6	Dividends and Bonus to Shareholders - - - - -	30,296	14	-
Profits on Investments - - - - -	4,165	9	7	Cash Bonuses - - - - -	3,186	2	-
				Amount of Funds on 31st December 1900—the end of the period - - - - -	1,200,066	3	1
	£. 3,912,852	16	4		£. 3,912,852	16	4

SICKNESS ACCOUNT.

	£.	s.	d.		£.	s.	d.
Amount of Fund on 1st January 1896—the beginning of the period -	156	19	-	Sickness Claims - - - - -	86	4	2
Premiums - - - - -	29	15	4	Surrenders - - - - -	169	10	-
Interest - - - - -	17	11	-	Amount of Fund on 31st December 1899—the end of the period - - - - -	Nil.		
Transfer from Profits on Investments - - - - -	51	8	10	Account closed 31st December 1899 - - - - -	-		
	£. 255	14	2		£. 255	14	2

VII.

SUMMARY AND VALUATION of the Policies of the Pearl Life Assurance Company, Limited, as at 31st December 1900.

INDUSTRIAL BRANCH.

DESCRIPTION OF TRANSACTIONS.	PARTICULARS OF THE POLICIES FOR VALUATION.				VALUATION.			
	Number of Policies.	Sums Assured (No Bonuses).	Office Yearly Premiums.	Reduced Yearly Premiums.	Value by English Life—No. 3, and HM Tables. Interest at 3 per cent.			
					Sums Assured.	Office Yearly Premiums.	Reduced Yearly Premiums (adjusted for negative values).	Net Liability.
ASSURANCES (WITHOUT PROFITS).								
Whole Term—Single Life—(Weekly Premiums)	1,602,651	*14,543,448	778,084-2	544,658-9	7,061,297†	10,268,066	6,591,502	489,795†
Endowment Assurances	21,632	238,366	21,333-2	13,966-6	157,548	238,482	148,592	8,956
Infantile Endowment	54,994	496,954	31,750-5	22,225-4	309,256	394,035	276,347	32,909
Joint Lives	7,369	110,066	7,074-2	4,951-9	64,614	93,740	62,420	2,224
Family	28	280	20-8	14-6	104	—	—	104
TOTAL Weekly - - -	1,686,674	15,389,614	833,262-9	585,717-4	7,612,849	10,904,323	7,078,861	533,968
Whole Term—Single Life—(Monthly Premiums)	8,708	227,210	9,272-8	6,954-6	124,324	128,116	95,741	25,583
Endowment Assurances	231	3,109	202-9	152-2	2,131	1,027	1,445	696
Pure Endowments	4,815	61,082	4,373-9	3,280-4	47,516	—	—	47,516
TOTAL Monthly - - -	13,749	291,401	13,849-6	10,387-2	173,971	130,043	97,186	76,785
Paid up Policies—Single Life - - - - -	19,582	47,711	—	—	26,165	—	—	26,165
" " Joint Lives - - - - -	202	918	—	—	645	—	—	645
TOTAL Paid up Policies - - -	19,784	48,629	—	—	26,810	—	—	26,810
TOTALS of Industrial Business - - -	1,720,207	15,729,644	852,112-5	596,104-6	7,813,680	11,124,366	7,176,047	637,583

* See note on Page 312.

† Including 26,435£. being Special Reserve of half a-year's Premium Income on Lives below 10 years of age.

PEARL LIFE ASSURANCE COMPANY, (LIMITED)—continued,

VII.—continued.

SUMMARY AND VALUATION of the Policies of the Pearl Life Assurance Company, Limited,
as at 31st December 1900.

ORDINARY BRANCH.

DESCRIPTION OF TRANSACTIONS.	PARTICULARS OF THE POLICIES FOR VALUATION.				VALUATION.			
	Number of Policies.	Summ Assured and Bonuses.	Office Yearly Premiums.	Net Yearly Premiums.	By Institute of Actuaries' HM. Table Annuities of Government Expe- rience, 1882.			Interest at 3 per Cent.
					Summ Assured and Bonuses.	Office, Yearly Premiums.	Net Yearly Premiums.	
ASSURANCES.								
WITH PARTICIPATION IN PROFITS.		£.	£.	£.	£.	£.	£.	£.
Whole Life Ordinary	5,363	512,808·7	17,811·7	13,581·0	257,105	275,832	209,419	47,776
Endowment Assurances Limited Pay- ments	6	1,240·0	76·4	61·1	730	488	350	380
Endowment Assurances	17,198	1,321,460·8	69,692·1	54,268·4	837,006	803,000	624,227	213,769
Joint Lives	77	8,149·6	407·8	300·0	4,654	5,614	4,115	539
Extra Premiums payable	—	—	620·7	—	621	—	—	621
TOTAL Assurances with Profits	22,644	1,843,659·1	88,508·2	68,206·4	1,101,196	1,085,784	838,111	263,095
WITHOUT PARTICIPATION IN PROFITS.								
Whole Life Ordinary	608	54,475	1,960·1	1,662·1	28,084	27,525	23,333	5,651
Half Premiums	11	1,600	35·8	26·5	321	283	312	109
Limited Payments (Various)	8	1,209	46·9	39·9	432	388	325	157
Endowment Single Payments	4	400	—	—	263	—	—	262
Temporary	7	999	16·4	—	16	—	—	16
and Deferred Pension	16	550	212·4	—	543	—	—	543
Pure Endowments	961	71,750	3,687·3	—	16,064	—	—	16,064
Children's Deferred Assurances	3,114	373,850	5,221·0	—	11,107	—	—	11,197
Endowment Assurances	219	17,050	867·7	739·4	12,470	6,923	5,847	6,632
Joint Lives	53	5,250	249·2	194·7	3,126	3,172	2,470	656
Free Policies :—Whole Life	60	715	—	—	425	—	—	425
Endowment Assurances	516	3,467	—	—	2,333	—	—	2,333
Joint Lives	9	89	—	—	50	—	—	50
Extra Premiums payable	—	—	82·8	—	83	—	—	83
TOTAL Assurances without Profits	5,581	531,344	12,328·1	2,062·0	70,974	38,236	32,157	44,787
NET Total Amount of Assurances	28,225	2,375,003·1	100,836·3	70,869·0	1,178,170	1,124,070	870,298	307,872
Adjustment*	—	—	—	—	—	—	—	1,151
ANNUITIES.		Per annum.						309,023
Males	20	704·9	—	—	7,522	—	—	7,522
Females	22	570·8	—	—	6,680	—	—	6,680
Deferred Annuity	1	56·0	7·9	—	16	—	—	16
TOTAL Annuities	43	1,331·7	7·9	—	14,218	—	—	14,218
TOTAL of the Results	28,263	2,375,003·1 and 1,331·7 per annum.	100,844·2	70,869·0	1,192,388	1,124,070	870,298	323,241

* For immediate payment of Claims and future expenses and profits under Single and Limited payment Policies.

VALUATION BALANCE SHEET of the Pearl Life Assurance Company, Limited,
as at 31st December 1900.

Net Liability under Assurance Transac- tions (as per Summary Statements pro- vided in Schedule 5) :	£.	Life Assurance Fund (as per Second Schedule) :	£.
Industrial Branch	637,583	Industrial Branch	797,755
Ordinary „	323,241	Ordinary Branch	366,657
Surplus	203,588		1,164,412
	£. 1,644,412		£. 1,164,412

NOTE.—In future, Returns will be made under the Fifth Schedule annually.

PEARL LIFE ASSURANCE COMPANY (LIMITED)—*continued.*

VIII.

All participating Policies in the Ordinary Branch in force on the 31st December, 1900, are entitled to share in the profits, but such Policies must be in force for Three complete years before any Bonus vests.

IX.

The results of the Valuation :—

- (1) The surplus shown by the Valuation is 203,588*l.* If to this amount be added the amounts divided among Policy-holders, 1897, 1898 and 1899, 29,756*l.* and the amounts paid to the Shareholders out of the profits of the quinquennium 22,373*l.* (less 3,319*l.* being interest at the current rate on their Paid-Up Capital, a net amount of 19,054*l.*) the total profit of the quinquennium is 252,398*l.* This includes 24,758*l.* brought forward from the Valuation of 1895.
- (2) The amount divided among Policy-holders, and the number and amount of participating Policies are as under. (There was no division at 31st December, 1896.)

Year ending 31st December.	Number of Policies.	Amount of Policies.	Amount Divided.
		£.	£.
1897 (for two years) - - - - -	12,587	973,183	10,400
1898 - - - - -	15,453	1,184,875	8,609
1899 - - - - -	18,762	1,469,275	10,747
1900 - - - - -	22,644	1,780,900	13,260

(3) Specimens of Bonuses Allotted to Policies in Force for :—

Age at Entry.	5 Years.			10 Years.			15 Years.		
	Reversionary Bonus.	Cash Bonus.	Reduction of the Annual Premium.	Reversionary Bonus.	Cash Bonus.	Reduction of the Annual Premium.	Reversionary Bonus.	Cash Bonus.	Reduction of the Annual Premium.
	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.
20	6 5 -	1 13 10	- 1 9	6 5 -	1 17 10	2 1	6 5 -	2 2 3	- 2 5
30	6 5 -	2 2 3	- 2 5	6 5 -	2 7 4	- 2 11	6 5 -	2 13 4	- 3 7
40	6 5 -	2 13 4	- 3 7	6 5 -	2 19 10	- 4 5	6 5 -	3 7 -	- 5 7
50	6 5 -	3 7 -	- 5 7	6 5 -	3 14 9	- 7 1	6 5 -	4 2 4	- 9 3

Age at Entry.	20 YEARS.			25 YEARS.		
	Reversionary Bonus.	Cash Bonus.	Reduction of the Annual Premium.	Reversionary Bonus.	Cash Bonus.	Reduction of the Annual Premium.
	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.
20	6 5 -	2 7 4	- 2 11	6 5 -	2 13 4	- 3 7
30	6 5 -	2 19 10	- 4 5	6 5 -	3 7 -	- 5 7
40	6 5 -	3 14 9	- 7 1	6 5 -	4 2 4	- 9 3
50	6 5 -	4 9 10	- 12 4	6 5 -	4 16 11	- 16 7

No policies in the Ordinary Branch have been in force for longer periods.

These represent an Annual Reversionary Bonus of 1*l.* 5*s.* per 100*l.* assured for each year of the quinquennium and the equivalent cash and reduction of premium.

PEARL LIFE ASSURANCE COMPANY (LIMITED)—*continued.*

(Sixth Schedule.)

Statement of the LIFE ASSURANCE BUSINESS of the Pearl Life Assurance Company, Limited,
on the 31st December 1900.

I.

ORDINARY BRANCH.—Premiums for the Assurance of 100*l.*

Age next Birthday.	With Profits.	Without Profits.	Age next Birthday.	With Profits.	Without Profits.	Age next Birthday.	With Profits.	Without Profits.
	£. s. d.	£. s. d.		£. s. d.	£. s. d.		£. s. d.	£. s. d.
15	1 14 -	1 8 11	31	2 10 3	2 3 5	46	3 19 9	3 10 3
16	1 14 11	1 9 9	32	2 11 7	2 4 8	47	4 2 7	3 12 11
17	1 15 11	1 10 8	33	2 13 -	2 6 -	48	4 5 6	3 15 7
18	1 16 11	1 11 7	34	2 14 5	2 7 4	49	4 8 8	3 18 7
19	1 17 11	1 12 6	35	2 16 -	2 8 8	50	4 12 -	4 1 8
20	1 18 11	1 13 5	36	2 17 7	2 10 1	51	4 15 8	4 5 -
21	1 19 10	1 14 3	37	2 19 3	2 11 7	52	4 19 6	4 8 6
22	2 - 9	1 15 -	38	3 1 1	2 13 3	53	5 3 7	4 12 3
23	2 1 8	1 15 10	39	3 3 -	2 15 -	54	5 8 -	4 16 4
24	2 2 7	1 16 8	40	3 5 -	2 16 9	55	5 12 10	5 - 10
25	2 3 7	1 17 6	41	3 7 1	2 18 8	56	5 18 2	5 5 10
26	2 4 7	1 18 4	42	3 9 4	3 - 8	57	6 4 1	5 11 5
27	2 5 7	1 19 3	43	3 11 9	3 2 11	58	6 10 8	5 17 8
28	2 6 8	2 - 2	44	3 14 3	3 5 2	59	6 18 -	6 4 8
29	2 7 10	2 1 2	45	3 16 11	3 7 8	60	7 6 2	6 12 6
30	2 9 -	2 2 3						

INDUSTRIAL BRANCH.—Sums Assured by the Weekly Premiums specified.

Age next Birthday.	WEEKLY PREMIUMS.				Age next Birthday.	WEEKLY PREMIUMS.			
	One Penny.	Two Pence.	Four Pence.	Six Pence.		One Penny.	Two Pence.	Four Pence.	Six Pence.
	£. s.	£. s.	£. s.	£. s.		£. s.	£. s.	£. s.	£. s.
11	10 -	20 -	-	-	46	3 11	7 2	14 4	21 6
12	9 17	19 14	-	-	47	3 8	6 16	13 12	20 8
13	9 15	19 10	-	-	48	3 5	6 10	13 -	19 10
14	9 13	19 6	-	-	49	3 2	6 4	12 8	18 12
15	9 9	18 18	-	-	50	3 -	6 -	12 -	18 -
16	9 5	18 10	-	-	51	2 18	5 16	11 12	17 8
17	8 -	18 -	-	-	52	2 16	5 12	11 4	16 16
18	8 15	17 10	-	-	53	2 14	5 8	10 16	16 4
19	8 10	17 -	-	-	54	2 12	5 4	10 8	15 12
20	8 5	16 10	33 -	49 10	55	2 10	5 -	10 -	15 -
21	8 -	16 -	32 -	48 -	56	2 7	4 14	9 8	14 2
22	7 16	15 12	31 4	46 16	57	2 5	4 10	9 -	13 10
23	7 12	15 4	30 8	45 12	58	2 2	4 4	8 8	12 12
24	7 8	14 16	29 12	44 8	59	2 -	4 -	8 -	12 -
25	7 4	14 8	28 16	43 4	60	1 18	3 16	7 12	11 8
26	7 -	14 -	28 -	42 -	61	1 16	3 12	7 4	10 16
27	6 16	13 12	27 4	40 16	62	1 14	3 8	6 16	10 4
28	6 12	13 4	26 8	39 12	63	1 13	3 6	6 12	9 18
29	6 8	12 16	25 12	38 8	64	1 11	3 2	6 4	9 6
30	6 5	12 10	25 -	37 10	65	1 9	2 18	5 16	8 14
31	6 1	12 2	24 4	36 6	66	1 7	2 14	5 8	8 2
32	5 18	11 16	23 12	35 8	67	1 6	2 12	5 4	7 16
33	5 14	11 8	22 16	34 4	68	1 5	2 10	5 -	7 10
34	5 10	11 -	22 -	33 -	69	1 4	2 8	4 16	7 4
35	5 6	10 12	21 4	31 16	70	1 3	2 6	4 12	6 18
36	5 3	10 6	20 12	30 18	71	1 2	2 4	4 8	6 12
37	4 19	9 18	19 16	29 14	72	1 -	2 -	4 -	6 -
38	4 16	9 12	19 4	28 16	73	- 18	1 16	3 12	5 8
39	4 13	9 6	18 12	27 18	74	- 17	1 14	3 8	5 2
40	4 10	9 -	18 -	27 -	75	- 16	1 12	3 4	4 16
41	4 6	8 12	17 4	25 16	76	- 15	1 10	3 -	4 10
42	4 3	8 6	16 12	24 18	77	- 14	1 8	2 16	4 4
43	4 -	8 -	16 -	24 -	78	- 13	1 6	2 12	3 18
44	3 17	7 14	15 8	23 2	79	- 12	1 4	2 8	3 12
45	3 14	7 8	14 16	22 4	80	- 12	1 4	2 8	3 12

* Example—A person aged 20 next birthday may assure 49*l.* 10*s.* at death for the weekly premium of 6*d.*, or 99*l.* for 1*s.*

PEARL LIFE ASSURANCE COMPANY (LIMITED)—*continued.*I.—*continued.*

INFANTILE ASSURANCES.

Sums assured for the Weekly Premium of One Penny. No higher premium can be taken under this Table.

Age next Birthday.	AMOUNT PAYABLE SHOULD THE CHILD DIE AFTER THE POLICY HAS BEEN ISSUED FOR											
	Three Months.	Six Months.	One Year.	Two Years.	Three Years.	Four Years.	Five Years.	Six Years.	Seven Years.	Eight Years.	Nine Years.	Ten Years.
1	£. s. 1 10	£. s. 2 10	£. s. 3 5	£. s. 3 10	£. s. 4 -	£. s. 4 10	£. s. 5 5	£. s. 6 -	£. s. 7 -	£. s. 8 -	£. s. 9 -	£. s. 10 -
2	1 15	3 -	3 10	4 -	4 10	5 5	6 -	7 -	8 -	9 -	10 -	
3	2 -	3 10	4 -	4 10	5 5	6 -	7 -	8 -	9 -	10 -		
4	2 5	4 -	4 10	5 5	6 -	7 -	8 -	9 -	10 -			
5	2 10	4 10	5 5	6 -	7 -	8 -	9 -	10 -				
6	2 15	5 5	6 -	7 -	8 -	9 -	10 -					
7	3 -	6 -	7 -	8 -	9 -	10 -						
8	3 10	6 -	8 -	9 -	10 -							
9	4 -	6 -	9 -	10 -								
10	5 -	6 -	10 -									

II. and III.

INDUSTRIAL.

By Weekly and Monthly Premiums. Whole Term Single Life.

Age.	Amount Assured.		Annual Premiums.		Age.	Amount Assured.		Annual Premiums.	
	£.	s. d.	£.	s. d.		£.	s. d.	£.	s. d.
1	*344,810	-	7,470	17 8	51	208,914	6 -	13,484	13 8
2	*284,630	-	6,245	17 -	52	210,584	12 6	14,117	3 9
3	*262,215	-	5,681	6 6	53	204,642	8 -	14,121	15 10
4	*248,320	-	5,380	7 6	54	206,786	3 6	14,867	15 6
5	*233,365	-	5,056	- 6	55	215,112	4 6	16,079	7 6
6	*232,695	-	5,041	14 6	56	218,193	19 2	17,030	5 5
7	*211,320	-	4,578	12 -	57	202,555	13 -	16,428	19 4
8	*216,325	-	4,687	- 10	58	200,637	5 6	17,027	6 11
9	*204,560	-	4,134	6 -	59	196,866	11 -	17,711	2 11
10	202,770	-	4,393	2 8	60	214,915	10 -	20,482	10 -½
11	220,320	-	4,773	12 -	61	194,932	17 -	19,240	- -
12	224,594	15 -	4,885	1 6	62	186,226	1 6	19,431	- 4½
13	228,311	1 -	4,986	3 -	63	175,184	5 8	19,260	7 4
14	231,490	19 6	5,076	18 8	64	168,688	2 2	19,169	17 7½
15	233,029	8 6	5,151	- 8	65	158,997	11 -	19,261	14 5
16	238,664	13 6	5,320	18 -	66	151,473	7 6	19,359	7 8
17	229,059	1 -	5,161	7 7	67	139,864	11 6	18,824	5 5
18	229,930	19 -	5,167	16 6	68	138,662	6 4	19,559	- 10
19	222,467	10 6	5,141	5 8	69	126,295	8 -	18,540	10 11
20	223,705	2 -	5,287	3 1	70	116,514	2 8	17,829	17 7
21	234,744	18 -	5,660	17 3	71	96,205	12 -	15,191	3 -
22	236,513	10 6	5,840	12 7	72	85,528	8 4	14,343	9 11
23	236,553	18 -	6,032	1 1	73	70,564	- 3	12,646	6 11
24	250,661	6 6	6,501	7 1	74	64,564	17 6	12,365	19 7
25	249,628	10 -	6,595	14 3	75	54,423	17 6	10,834	5 1
26	238,342	2 6	6,498	18 4	76	46,541	13 -	9,935	3 11
27	229,647	6 -	6,470	10 8	77	37,205	5 10	8,354	2 6
28	222,020	18 6	6,377	18 8½	78	30,440	6 4	7,269	1 2
29	212,646	18 -	6,296	2 4	79	23,452	19 10	5,740	3 -
30	212,769	4 5	6,450	3 10½	80	21,790	13 2	5,880	11 -
31	199,538	6 -	6,177	5 6	81	16,578	17 6	4,441	- 4
32	190,882	12 -	6,034	- 7½	82	9,257	4 -	2,688	1 6
33	183,245	-	5,886	2 7	83	6,572	6 -	1,755	13 -
34	179,747	17 6	6,035	16 4½	84	4,243	5 6	1,152	17 8
35	164,774	4 5	5,722	9 10	85	3,033	8 6	832	15 2
36	164,506	1 -	5,841	12 1	86	1,442	2 -	419	11 6
37	168,643	6 -	5,859	2 -	87	1,113	11 -	230	15 -
38	162,018	1 -	6,181	15 5	88	661	10 -	232	7 6
39	154,714	2 -	6,064	16 6	89	344	4 6	96	12 8
40	173,456	15 -	7,118	14 11	90	326	17 -	68	18 -
41	159,422	1 -	6,729	4 1½	91	171	- -	43	19 8
42	155,929	1 6	6,900	2 7	92	97	11 -	17	19 8
43	162,765	1 -	7,508	8 5	93	80	11 -	15	14 2
44	163,179	17 -	7,796	12 10	94	45	14 -	9	19 4
45	173,980	9 -	8,670	3 9	95	30	13 -	4	13 2
46	176,046	15 -	9,151	1 7	96	38	7 -	9	2 -
47	179,660	12 -	9,765	14 2	97	38	2 -	5	10 6
48	186,821	9 -	10,655	1 5					
49	191,311	11 10	11,482	6 1					
50	232,454	19 6	14,712	10 1½					
	£.					14,770,658	2 11	787,356	18 10½

* The amounts here given are the total Maximum Sums Assured, the actual sums payable in the event of death occurring at the ages stated being considerably smaller—(vide table of Infantile Assurances above.)

PEARL LIFE ASSURANCE COMPANY (LIMITED)—*continued.*II. and III.—*continued.*

ORDINARY.

Age.	WITH PROFITS.				WITHOUT PROFITS.		
	Amount Assured.	Reversionary Bonus.	Annual Premiums.	Extra Premiums.	Amount Assured.	Annual Premiums.	Extra Premiums.
	£.	£.	£. s. d.	£. s. d.	£.	£. s. d.	£. s. d.
15	100	—	1 14 —	—	—	—	—
16	150	1 5 —	2 15 —	—	—	—	—
17	450	4 7 6	8 6 6	—	—	—	—
18	600	3 2 6	11 7 4	—	50	— 17 —	—
19	575	5 18 9	11 2 10	—	200	3 8 4	1 1 —
20	1,300	18 2 6	25 16 5	2 5 4	300	4 19 9	1 — —
21	3,100	28 15 —	62 12 3	—	200	3 15 5	2 1 —
22	3,775	42 16 3	78 2 7	2 — —	150	2 11 9	—
23	4,050	47 10 —	84 10 7	2 11 8	500	9 3 11	—
24	4,625	72 3 9	100 11 2	2 15 10	200	3 17 4	—
25	5,800	98 2 6	129 7 8	5 5 4	400	7 14 —	—
26	6,975	117 3 9	157 6 1	1 — —	950	18 19 1	—
27	9,050	138 2 6	199 1 8	1 5 4	700	13 16 10	—
28	9,075	122 3 9	203 19 5	2 8 —	400	8 2 11	1 1 —
29	11,250	237 10 —	266 15 8	6 2 7	875	17 13 1	—
30	13,350	359 7 6	329 5 3	4 13 3	1,000	21 7 6	—
31	11,750	196 12 6	286 13 2	2 10 6	1,500	32 — 0	—
32	14,450	360 12 6	367 8 7	2 1 4	900	20 2 7	—
33	16,900	461 — —	441 11 1	6 3 6	775	18 3 2	— 2 —
34	14,150	439 15 —	374 12 4	19 4 7	1,650	38 3 9	3 10 —
35	16,150	480 17 6	427 16 2	10 19 3	1,250	30 3 10	1 15 —
36	16,750	452 5 —	465 8 1	5 1 2	1,300	33 2 1	1 1 4
37	15,450	501 15 —	440 4 11	11 9 2	525	13 — 8	—
38	17,000	574 10 —	492 15 8	6 8 9	4,500	112 16 1	25 14 3
39	16,450	554 5 —	488 11 6	9 0 6	700	18 9 11	1 — —
40	16,675	715 7 6	505 17 5	12 6 4	1,900	50 7 2	2 1 9
41	15,550	657 6 6	493 11 8	2 4 5	1,550	44 4 5	—
42	13,850	453 12 6	452 17 —	14 8 —	1,200	34 7 4	2 — —
43	15,350	663 11 3	508 4 5	7 18 6	1,350	37 7 1	— 10 8
44	14,050	555 — —	487 17 10	2 9 4	1,200	37 10 9	—
45	13,100	622 5 —	504 9 1	16 4 8	2,000	61 — 4	— 10 —
46	14,425	582 5 —	514 13 11	3 14 6	1,950	63 19 6	—
47	13,725	693 10 —	523 13 1	2 2 9	1,050	40 4 —	—
48	15,350	785 15 —	594 9 4	11 3 —	650	21 10 11	— 17 8
49	13,550	631 12 6	541 18 11	6 — 8	1,050	37 10 6	1 — —
50	14,200	634 2 6	637 16 9	4 15 —	1,550	58 4 6	—
51	11,000	450 2 6	488 10 3	7 3 6	1,350	52 9 2	—
52	14,775	637 17 6	664 18 11	21 3 4	1,200	50 16 8	6 — —
53	9,800	379 12 6	461 7 8	9 4 9	800	35 10 10	—
54	13,000	565 15 —	640 1 11	7 1 —	2,100	88 5 11	1 1 4
55	7,900	419 18 6	388 17 1	10 8 —	1,350	59 — 6	—
56	8,300	380 15 —	434 5 4	10 16 8	1,500	70 15 1	2 10 —
57	9,250	566 12 6	489 16 3	6 4 9	1,450	77 — 4	1 — —
58	5,150	252 7 —	287 7 7	19 8 —	850	47 6 4	2 3 1
59	8,950	495 10 1	527 8 1	3 18 11	1,600	81 6 6	3 6 4
60	6,625	295 16 3	415 9 10	9 19 —	1,600	84 16 10	1 1 4
61	6,925	386 16 3	442 16 —	13 16 —	800	44 12 11	—
62	3,875	237 6 3	241 8 4	7 — —	550	28 3 11	—
63	4,100	269 12 6	264 7 11	1 17 6	900	55 18 10	—
64	2,600	167 17 6	176 1 3	1 17 11	400	23 16 10	—
65	2,300	288 5 —	141 18 1	1 16 1	1,050	70 3 8	—
66	1,250	79 5 —	102 9 2	—	450	30 13 8	—
67	1,950	97 2 6	160 11 7	2 19 1	250	16 9 4	—
68	600	30 7 6	41 12 4	—	700	42 6 9	— 5 4
69	700	92 5 —	49 6 5	—	250	17 3 6	— 18 3
70	325	40 18 9	23 5 9	—	—	—	—
71	400	31 7 6	35 19 6	—	100	8 11 —	—
72	50	5 12 6	4 5 6	—	—	—	—
73	400	42 15 —	25 5 3	—	100	6 15 8	—
74	100	5 — —	13 4 —	—	—	—	—
75	150	12 7 6	12 9 10	—	—	—	—
76	550	81 5 —	49 11 1	12 — 5	600	43 3 8	—
77	—	—	—	—	—	—	—
78	—	—	—	—	50	4 18 —	—
79	—	—	—	—	—	—	—
80	50	8 12 6	5 12 8	—	—	—	—
£.	494,175	18,633 14 6	17,811 13 7	305 2 6	54,475	1,959 2 3	63 11 4

PEARL LIFE ASSURANCE COMPANY (LIMITED)—continued.

IV., V., and VI.

(As regards Endowment Assurances.)

INDUSTRIAL—(Weekly Table).

Premium to Pay.	Endowment Assurances.			Premium to Pay.	Infantile Endowment Assurances.		
	Average Age.	Sum Assured.	Annual Premiums.		Average Age.	Sums Assured.	Annual Premiums.
		£. s. d.	£. s. d.			£. s. d.	£. s. d.
10·5	28	19,932 11 6	1,956 10 -	7	14	1,147 5 -	152 19 4
11·5	27	19,878 6 9	1,964 10 4	8	13	2,637 12 6	321 6 4
12·5	26	23,581 12 6	2,317 18 -	9	12	4,358 15 -	490 19 4
13·5	26	30,937 10 6	3,040 14 -	10	11	7,603 - -	796 9 4
14·5	24	76,023 - 3	7,460 18 -	11	10	12,366 2 6	1,252 11 -
15·5	29	3,711 12 9	266 14 4	12	9	16,359 15 -	1,482 8 8
16·5	28	4,578 4 -	329 6 8	13	8	21,362 15 -	1,745 9 4
17·5	28	5,820 2 6	420 6 8	14	7	27,505 15 -	2,052 14 -
18·5	26	10,372 4 -	745 15 4	15	6	38,728 10 -	2,609 10 8
19·5	24	27,583 2 -	1,973 8 -	16	5	62,579 - -	3,804 13 4
20·5	31	1,226 14 -	77 2 8	17	4	64,239 - -	3,805 10 8
21·5	31	1,013 14 -	59 16 -	18	3	70,672 10 -	4,061 8 4
22·5	29	734 8 6	44 4 -	19	2	80,946 10 -	4,491 18 8
23·5	26	1,645 17 6	93 3 4	20	1	86,448 - -	4,682 12 -
24·5	25	3,300 6 -	187 12 8				
25·5	27	1,030 14 6	47 13 4				
26·5	27	908 10 -	42 9 4				
27·5	24	1,205 18 -	55 9 4				
28·5	24	1,814 14 -	84 1 4				
29·5	23	3,566 7 -	165 10 8				
£.		238,865 10 3	21,333 4 4	£.		496,954 10 -	31,750 11

INDUSTRIAL—(Monthly Table).

Years to Run.	Age.	Sum Assured.	Annual Premium.	Years to Run.	Age.	Sum Assured.	Annual Premium.	Years to Run.	Age.	Sum Assured.	Annual Premium.
		£. s. d.	£. s. d.			£. s. d.	£. s. d.			£. s. d.	£. s. d.
0	60	3 6 -	- 8 8	12	38	63 11 -	4 15 4	21	29	124 10 -	6 10 -
2	48	42 8 -	3 18 -		48	15 - -	1 6 -		34	19 15 -	1 1 8
	63	2 14 -	- 4 4		53	12 12 -	- 17 4		44	58 12 -	3 - 8
3	47	13 16 -	1 19 -	13	37	73 12 -	4 19 8	22	28	23 10 -	1 1 8
	57	4 4 -	- 4 4		42	25 - -	2 3 4		33	23 14 -	1 6 -
	62	2 10 -	- 8 8		52	19 10 -	1 10 4		38	29 4 -	1 6 -
4	46	49 16 -	2 12 -	14	36	33 18 -	2 16 4		43	21 18 -	1 6 -
	51	5 8 -	- 13 -		41	28 8 -	2 3 4	23	27	116 2 -	5 8 4
	56	9 18 -	1 6 -		46	42 4 -	2 12 -		37	5 12 -	- 4 4
5	45	17 10 -	2 3 4		51	5 8 -	- 3 8		42	42 14 -	2 7 8
	50	11 8 -	1 6 -	15	35	84 4 9	6 1 4	24	26	134 17 -	5 17 -
	60	7 10 -	1 6 -		40	65 19 -	4 2 4		31	14 17 -	- 13 -
6	41	7 - -	- 4 4		45	57 14 -	4 2 4	25	25	102 - -	4 6 8
	44	29 2 -	3 9 4		50	24 6 -	1 19 -		30	14 17 -	- 13 -
	49	9 - -	1 6 -	16	34	58 4 -	3 13 8		35	13 16 -	- 13 -
	54	8 8 -	1 6 -		39	57 - -	3 18 -	26	24	80 4 -	3 5 -
	59	7 1 -	1 19 -		44	20 14 -	1 6 -		34	25 4 -	- 17 4
7	43	52 - -	5 12 8	17	33	133 6 -	8 17 8		39	13 19 -	- 13 -
	48	113 4 -	8 9 -		38	10 4 -	- 13 -	27	23	46 4 -	1 10 4
	53	41 8 -	4 3 11½		43	21 18 -	1 6 -		28	11 18 -	- 8 8
8	42	43 14 -	2 16 4		48	17 - -	1 1 8		38	25 16 -	1 6 -
	47	16 4 -	1 19 -	18	32	22 6 -	- 17 4	28	22	34 8 -	1 6 -
	52	17 2 -	1 19 -		37	10 4 -	- 13 -		27	24 16 -	- 17 4
9	39	14 - -	- 8 8		42	10 7 -	- 13 -		32	11 16 -	- 13 -
	46	24 12 -	1 19 -		47	21 18 -	1 10 4	29	21	20 8 -	- 17 4
	51	51 - -	5 4 -	19	31	126 10 -	6 5 8	30	20	15 6 8	- 13 -
	56	5 8 -	- 13 -		36	14 17 -	- 13 -	31	28	13 8 -	- 8 8
10	40	17 12 -	2 3 4		41	4 12 -	- 4 4		34	15 - -	- 13 -
	50	51 - -	5 4 -		46	8 12 -	- 8 8	32	28	12 6 -	- 8 8
	55	44 2 -	4 2 4	20	30	43 18 -	2 3 4	33	32	18 - -	- 13 -
	44	28 - -	2 3 4		35	3 19 -	- 4 4				
	49	54 9 6	2 12 -		40	22 16 -	1 6 -				
	54	32 2 -	2 16 4								
£.								£.		3,108 19 11	202 17 7½

PEARL LIFE ASSURANCE COMPANY (LIMITED)—*continued.*IV., V., and VI.—*continued.*

ORDINARY.

Years to Run.	WITH PROFITS.					WITHOUT PROFIT.				
	Average Age.	Sum Assured.	Reversionary Bonus.	Annual Premium.	Extra Premium.	Average Age.	Sum Assured.	Annual Premium.	Extra Premium.	
		£.	£. s. d.	£. s. d.	£. s. d.		£.	£. s. d.	£. s. d.	
0	57	500	67 - -	52 11 3	—	—	—	—	—	—
1	53	2,225	233 13 9	231 13 8	—	52	300	23 15 10	—	—
2	52	2,900	320 10 -	201 3 2	1 5 4	59	300	27 8 6	—	—
3	51	4,625	475 13 9	435 9 9	1 15 4	52	700	48 17 5	- 15 -	—
4	50	5,450	531 - -	499 19 2	2 19 -	50	850	54 8 5	—	—
5	47	8,050	744 12 6	712 1 4	2 14 8	49	300	21 14 6	—	—
6	46	10,800	971 7 6	891 9 6	6 16 8	48	1,050	38 - 8	—	—
7	44	13,900	1,147 2 6	1,130 9 3	3 8 8	47	650	40 11 2	—	—
8	44	18,675	1,449 10 4	1,471 2 8	9 19 5	45	550	26 3 4	—	—
9	43	20,900	1,539 7 6	1,567 7 8	12 11 7	42	950	47 12 9	—	—
10	42	32,275	1,630 13 9	1,539 6 -	7 16 4	45	800	46 2 8	1 5 8	—
11	40	31,050	2,153 47 6	2,049 17 3	6 15 7	41	1,650	79 14 -	- 6 8	—
12	39	32,950	2,282 10 -	2,034 2 4	7 9 9	42	750	37 4 5	—	—
13	35	71,850	3,169 10 -	4,757 19 6	14 17 4	36	1,300	61 16 8	- 15 -	—
14	34	94,150	3,130 2 -	6,206 - -	34 5 11	38	1,350	74 - 5	2 2 8	—
15	33	125,025	2,636 12 6	8,276 19 7	54 17 4	37	1,150	63 3 2	—	—
16	34	41,400	2,569 7 5	2,077 3 8	8 8 3	38	650	27 9 7	—	—
17	34	38,600	2,181 2 6	1,912 19 6	11 16 5	39	350	12 1 6	—	—
18	31	95,825	3,585 17 6	4,823 16 11	22 3 7	34	550	21 2 11	—	—
19	30	137,850	3,267 12 6	7,016 7 3	23 3 11	37	450	18 19 11	—	—
20	29	179,825	1,523 2 6	9,347 8 3	26 2 3	32	350	13 18 1	—	—
21	29	28,300	1,346 17 6	1,178 2 6	3 16 11	35	600	19 17 2	—	—
22	29	24,000	1,161 - -	956 1 1	3 5 8	36	100	3 2 4	—	—
23	29	39,875	1,407 - -	1,600 17 7	7 2 8	29	250	8 4 3	—	—
24	30	56,250	1,365 12 6	2,414 15 9	8 4 8	26	100	3 - 11	—	—
25	27	71,675	577 15 -	2,922 12 11	13 14 2	33	150	4 12 4	—	—
26	30	9,400	440 10 -	329 19 4	2 - 8	34	200	6 9 4	—	—
27	29	7,100	318 2 6	238 8 3	- 2 8	—	—	—	—	—
28	29	13,050	477 5 -	427 12 6	- 18 6	—	—	—	—	—
29	28	18,250	422 - -	626 6 4	3 5 -	—	—	—	—	—
30	27	21,650	125 - -	741 15 1	2 15 6	31	100	3 7 -	—	—
31	28	2,750	134 7 6	81 - 10	—	24	100	2 14 2	—	—
32	28	2,250	94 7 6	66 11 6	—	—	—	—	—	—
33	27	4,000	135 - -	115 19 1	—	24	50	1 7 8	—	—
34	26	5,900	110 - -	168 16 10	2 3 2	21	100	2 12 3	—	—
35	23	9,700	51 17 6	282 11 11	- 3 4	28	250	6 15 8	—	—
36	26	1,850	88 15 -	48 5 3	—	29	50	1 4 8	—	—
37	27	350	15 - -	9 9 3	—	—	—	—	—	—
38	24	650	27 10 -	16 5 5	—	—	—	—	—	—
39	25	250	5 12 6	6 9 6	—	—	—	—	—	—
40	31	350	11 5 -	8 19 -	—	—	—	—	—	—
41	24	50	1 17 6	1 3 -	—	—	—	—	—	—
42	21	400	6 5 -	9 12 10	—	—	—	—	—	—
43	22	550	1 5 -	12 19 10	—	—	—	—	—	—
49	16	100	1 5 -	1 18 4	—	—	—	—	—	—
£.		1,277,525	43,935 16 1	69,592 1 7	307 - 3	—	17,050	867 13 8	5 5 -	—

PEARL LIFE ASSURANCE COMPANY (LIMITED)—*continued.*IV., V., and VI.—*continued.*

(As regards Joint Lives Assurances.)

Equiv- alent two lives of equal ages.	INDUSTRIAL BRANCH.		ORDINARY BRANCH.						
	Sum Assured.	Annual Premium.	WITH PROFITS.				WITHOUT PROFITS.		
			Sum Assured.	Reversion- ary Bonus.	Annual Premium.	Extra Premium.	Sum Assured.	Annual Premium.	Extra Premium.
	£. s. d.	£. s. d.	£.	£. s. d.	£. s. d.	£. s. d.	£.	£. s. d.	£. s. d.
19	43 4 -	1 14 8	—	—	—	—	—	—	—
20	150 18 -	6 1 4	—	—	—	—	—	—	—
21	998 2 -	41 3 4	—	—	—	—	—	—	—
22	1,857 18 -	78 17 4	—	—	—	—	—	—	—
23	2,753 5 -	97 18 8	—	—	—	—	—	—	—
24	3,748 1 -	166 8 -	—	—	—	—	—	—	—
25	4,332 6 -	191 10 8	300	1 5 -	10 2 2	—	—	—	—
26	4,338 17 -	200 12 8	200	—	7 5 2	1 13 9	—	—	—
27	5,011 5 -	242 13 4	200	1 5 -	7 1 6	—	—	—	—
28	3,865 11 6	189 7 4	—	—	—	—	100	3 7 8	—
29	4,931 9 6	250 - 8	—	—	—	—	—	—	—
30	4,328 4 -	219 9 8	300	2 10 -	11 19 4	—	500	17 7 10	—
31	4,159 3 -	217 19 4	100	—	4 5 -	—	—	—	—
32	4,835 15 -	255 9 -	—	—	—	—	—	—	—
33	4,235 1 -	233 2 8	500	8 15 -	21 5 3	- 6 8	200	6 15 8	—
34	4,014 4 -	228 17 -	200	2 10 -	8 6 1	—	650	24 5 4	—
35	4,054 11 -	235 6 -	400	3 15 -	17 15 8	—	—	—	—
36	4,032 18 -	227 1 4	200	4 5 -	9 - 2	- 8 1	200	7 2 8	—
37	4,013 9 -	240 14 4	500	9 5 -	22 10 9	—	100	4 2 7	—
38	3,615 19 -	233 7 -	900	16 5 -	42 13 1	—	—	—	—
39	3,235 15 6	214 1 4	500	13 15 -	24 15 11	2 5 10	100	4 9 4	—
40	3,454 13 -	240 5 8	650	23 7 6	30 8 3	—	350	14 2 -	—
41	2,875 16 -	208 13 -	250	6 5 -	12 19 1	—	350	15 15 4	2 2 8
42	2,729 4 6	201 10 -	200	2 10 -	10 15 7	—	200	9 8 1	1 10 -
43	2,267 11 6	170 14 8	300	13 15 -	15 7 9	—	300	14 5 2	—
44	2,824 17 -	217 15 -	400	2 10 -	23 1 1	—	400	17 4 10	- 5 4
45	2,480 4 -	197 12 -	250	2 10 -	14 16 -	—	50	2 13 4	—
46	2,309 13 3	192 3 8	300	2 10 -	17 10 2	3 -	50	2 10 4	—
47	2,446 12 -	213 12 8	200	1 5 -	12 17 4	—	—	—	—
48	2,313 15 -	201 5 8	350	5 -	22 12 10	—	200	10 12 7	—
49	1,827 5 6	168 7 -	150	7 17 6	9 11 3	—	450	23 7 5	—
50	2,150 1 -	208 13 -	—	—	—	—	250	14 8 6	—
51	1,674 15 -	160 2 4	100	—	7 15 8	—	100	5 9 3	- 10 -
52	1,461 18 -	146 13 8	200	7 10 -	13 16 4	- 16 4	100	7 1 8	—
53	1,187 7 6	133 18 -	—	—	—	—	100	6 16 5	—
54	954 16 -	111 3 -	200	—	17 5 8	—	100	6 17 3	—
55	832 11 6	91 17 4	—	—	—	—	50	3 - -	—
56	724 13 -	79 19 -	—	—	—	—	—	—	—
57	471 1 -	57 17 -	100	5 -	7 7 1	—	100	6 8 -	- 15 10
58	496 16 6	55 - 8	—	—	—	—	150	10 17 11	—
59	389 6 6	50 9 8	50	6 2 6	4 2 4	—	—	—	—
60	317 8 -	38 15 8	—	—	—	—	—	—	—
61	291 10 -	38 7 -	—	—	—	—	—	—	—
62	130 15 6	16 18 -	—	—	—	—	—	—	—
63	174 16 -	21 17 8	—	—	—	—	100	10 14 6	—
64	205 13 -	20 3 -	—	—	—	—	—	—	—
65	120 8 -	13 15 2	—	—	—	—	—	—	—
66	127 10 -	14 14 8	—	—	—	—	—	—	—
67	67 3 -	8 6 10	—	—	—	—	—	—	—
68	49 11 -	5 4 -	—	—	—	—	—	—	—
69	40 4 -	7 16 -	—	—	—	—	—	—	—
70	—	—	—	—	—	—	—	—	—
71	21 4 -	2 3 4	—	—	—	—	—	—	—
72	—	—	—	—	—	—	—	—	—
73	47 18 -	3 13 8	—	—	—	—	—	—	—
74	9 - -	- 13 -	—	—	—	—	—	—	—
75	—	—	—	—	—	—	—	—	—
76	10 6 6	1 10 4	—	—	—	—	—	—	—
77	—	—	—	—	—	—	—	—	—
78	10 16 -	1 19 -	—	—	—	—	—	—	—
79	—	—	—	—	—	—	—	—	—
80	13 2 -	- 17 4	—	—	—	—	—	—	—
£.	110,065 19 3	7,074 3 4	8,000	149 12 6	407 6 6	8 10 8	5,250	249 3 8	5 3 10

PEARL LIFE ASSURANCE COMPANY (LIMITED)—*continued.*IV., V. and VI.—*continued.*

INDUSTRIAL BRANCH.

WITHOUT PROFITS.

DESCRIPTION OF ASSURANCE.	Amount Assured.	Premiums.		Total amount of Premiums received.
		Ordinary.	Extra.	
	£.	£.	£.	£.
Family Assurances - - - -	280	20·8	—	521
Paid-up Policies (Single Life) - -	47,711	—	—	87,523
Paid-up Policies (Joint Lives) - -	918	—	—	2,235
Pure Endowments - - - -	61,082	4,373·9	—	47,516
£.	109,991	4,394·7	—	137,795

ORDINARY BRANCH.

WITH PROFITS.

DESCRIPTION OF ASSURANCE.	Amount Assured.	Reversionary Bonus.	Premiums.		Total amount of Premiums received.
			Ordinary.	Extra.	
	£.	£.	£.	£.	£.
Endowment Assurances (Limited Payments) - - - -	1,200	40	76·4	—	403
£.	1,200	40	76·4	—	403

ORDINARY BRANCH.

WITHOUT PROFITS.

DESCRIPTION OF ASSURANCE.	Amount Assured.	Reversionary Bonus.	Premiums.		Total amount of Premiums received.
			Ordinary.	Extra.	
	£.	£.	£.	£.	£.
Half Premium Policies - - - -	1,600	—	35·3	7·5	283
Endowments (Single Payment) - -	400	—	—	—	249
Endowments - - - -	71,750	—	3,637·3	—	16,664
Limited Payments (various) - -	1,209	—	46·9	1·2	219
Temporary Assurances - - - -	939	—	16·4	0·1	41
Temporary and Deferred Pension -	550	—	212·4	—	543
Children's Deferred Assurances -	373,850	—	5,221·0	—	11,197
Paid-up Policies (Single Life) - -	715	—	—	—	1,054
Paid-up Policies (Joint Lives) - -	89	—	—	—	137
Paid-up Policies (Endowment Assurances) - - - -	3,467	—	—	—	6,129
£.	454,569	—	9,169·3	8·8	35,516

PEARL LIFE ASSURANCE COMPANY (LIMITED)—*continued.*

VII.

The total amount of Immediate Annuities on lives.

Age.	Annuities.	Age.	Annuities.	Age.	Annuities.
	£. s. d.		£. s. d.		£. s. d.
43	23 18 2	55	18 13 4	68	19 9 -
44	12 - -	57	14 12 4	70	22 10 8
46	31 15 6	58	155 13 4	71	52 17 -
47	6 9 8	59	4 17 2	72	10 - 8
48	6 9 2	61	13 19 4	73	16 4 -
50	52 14 -	63	294 2 2	75	41 14 10
51	65 6 8	64	23 3 11	77	13 18 8
53	52 - -	66	5 18 -	78	8 19 -
54	163 9 10	67	4 18 6	79	140 - -
				£.	1,275 14 11

VIII.

The only other Annuity Contract is a Deferred Annuity.

Age.	Annuity at age 65.	Annual Premium.	Total Amount of Premiums received.
	£. s. d.	£. s. d.	£. s. d.
38	56 - -	7 17 2	15 14 4

IX.

The average rate at which the Assurance Funds were invested at the close of each year, during the period since the last investigation, was as follows:—

Year ending 31st December, 1896	-	-	-	-	-	3'65 <i>l.</i> per cent.
" " " 1897	-	-	-	-	-	3'74 <i>l.</i> "
" " " 1898	-	-	-	-	-	3'67 <i>l.</i> "
" " " 1899	-	-	-	-	-	3'57 <i>l.</i> "
" " " 1900	-	-	-	-	-	3'48 <i>l.</i> "

After deducting Income Tax, the rate is calculated by dividing the interest income of the year by the mean fund of the year, less half the year's interest income.

X.

A fixed cash surrender value of 30 per cent. of the Premiums paid upon Policies of two years duration, and 40 per cent. of the Premiums paid upon all Policies of longer standing is allowed to the assured in the Ordinary Branch, under Whole Life Assurances effected under Table I. On Children's Endowments 80 per cent. of the Premiums paid is returned on surrender. Other classes are subject to special calculation in each case.

No cash surrender values are allowed on Industrial Policies.

(Note.)

In cases where additions have been made to the normal Premiums, the true Ages have been taken account of in the Valuation, such additions being considered as a provision for the current risk under these Policies.

Note.—In future, Returns will be made under the Sixth Schedule triennially.

James Roll, Chairman.
Francis D. Bowles, } Directors.
John S. Foster, }
P. J. Foley, Managing Director.
R. M. Moore, Actuary.

UNIVERSAL INSURANCE, LOAN, AND INVESTMENT COMPANY (LIMITED).

(First and Second Schedules.)

REVENUE ACCOUNT

Of the Universal Insurance, Loan, and Investment Company (Limited), for the
Year ended 31st December 1900.

	£.	s.	d.		£.	s.	d.
Amount of Funds at the beginning of the Year	12,041	1	10	Claims under Policies	575	9	8
Premiums :				Expenses of Management	3,931	4	4
Industrial	2,207	8	4	Agents' Commission on Premiums received and outstanding	359	17	4
Commission on Ordinary Life Proposals effected with other offices	334	3	2	Amount of Funds at end of Year as per Second Schedule	9,716	2	-
£.	14,582	13	4	£.	14,582	13	4

BALANCE SHEET

Of the Universal Insurance, Loan, and Investment Company (Limited), as at 31st December 1900.

CAPITAL AND LIABILITIES.	£.	s.	d.	PROPERTY AND ASSETS.	£.	s.	d.
Nominal Capital 100,000 <i>l.</i> divided into :				Cash in Hand	5	19	11
18,000 Shares of 5 <i>l.</i> each.				Furniture, Fittings, Safe, &c.	150	-	-
10,000 Shares of 1 <i>l.</i> each.				Loans upon Personal Security	23	19	10
Subscribed Capital :				Outstanding Premiums, less Commission	280	-	-
6,816 Shares of 1 <i>l.</i> each - 6,816				Establishment Account as on 31st December 1899	13,048	10	-
2,618 Shares of 5 <i>l.</i> each - 13,090				Deficiency	17,568	3	-
19,906							
Deduct calls unpaid	51	15	-				
	19,854	5	-				
Debenture Capital	3,300	-	-				
Forfeited Share Capital	4,130	-	-				
	27,284	5	-				
Claims admitted	76	10	-				
Loans	3,423	2	-				
Accounts outstanding	292	15	9				
£.	31,076	12	9	£.	31,076	12	9

Fras. Whitehead, Chairman.
Thomas F. Myers,
J. C. Stredder, Principal Officer, } Directors.

In accordance with the provisions of the Companies' Act, 1900, we certify that all our requirements as Auditors have been complied with. We have made a report on the above accounts to be read at the Ordinary General Meeting at which the above Account and Balance Sheet have to be submitted.

W. Bolton & Co (Chartered Accountants).

Manchester, 3 October 1901.

UNIVERSAL LIFE ASSURANCE SOCIETY—*continued.**(Fifth Schedule.)*

Statement respecting the VALUATION OF THE LIABILITIES under Life Policies and Annuities of the Universal Life Assurance Society, made by the Actuary.

I.

The Valuation is made up to 31st December 1900

II.

The liability of the Society under its Assurance Contracts is determined by ascertaining the difference between the present value, according to the Table of Mortality and Rate of Interest mentioned below, of the sums Assured and Bonus Additions and of the future Net Premiums, according to the same Mortality Table and Rate of Interest. Policies issued at Indian Rates are valued upon the same principle, the difference between the Home and Indian Premiums being reserved as a provision for extra mortality expected in this class of Assurances.

The principles upon which the liability is ascertained and the profits distributed are determined by the Directors with the advice of the Actuary, subject to any contractual rights of Policy-holders.

Of the divisible profits, three-fourths are distributed to the With-Profit Policy-holders, the remaining one-fourth being reserved for the Shareholders.

Whole-Life Policies effected under the Reduction of Premium System are entitled to participate after the Assurance has been six years in force by way of an Annual Cash Reduction of the future Premiums.

Assurances effected under the Reversionary Bonus System are entitled to immediate participation by way of a uniform percentage addition, but such Bonus additions do not vest until the third Annual Premium has been paid.

III.

The tables of mortality used in the Valuation are the H.M. Table of the Institute of Actuaries and the Government Annuitants' Table (1883) for Annuities.

When, in Issue and Survivorship contracts, the risk is not capable of estimation by ordinary statistical methods, the whole Premium received by the Society is accumulated from year to year at 3 per cent interest, as a Liability Fund to be dealt with only at the termination of the risk.

IV.

The Rate of Interest assumed in the Valuation is 3 per cent.

V.

The difference between the annual premiums receivable and the net mathematical premium valued, or, in other words, the whole of the loading on the premiums, is reserved to provide for future expenses and profits.

VI.

The Consolidated Revenue Account since the last Valuation is, in this Society, which has an annual Valuation of Assets and Liabilities, and an annual Division of Profits, identically the same as the Revenue Account of the year. The First Schedule (lodged with the Board of Trade) gives the return required.

UNIVERSAL LIFE ASSURANCE SOCIETY—*continued.*

VII.

SUMMARY AND VALUATION of the English Policies of the Universal Life Assurance Society,
on 31st December 1900.

DESCRIPTION OF TRANSACTIONS.	PARTICULARS OF THE POLICIES FOR VALUATION.				VALUATION.			
	Number of Policies.	Sums Assured and Reversionary Bonuses.	Office Yearly Premiums.	Net Yearly Premiums.	Value by the 3 per Cent. Institute of Actuaries' H.M. Table for Assurances and by the Government Annuity Table (1883) for Annuities.			
		£ s. d.	£ s. d.	£.	Sums Assured and Bonuses.	Office Yearly Premiums.	Net Yearly Premiums.	Net Liability.
ASSURANCES.								
Sect. I.—WITH PARTICIPATION IN PROFITS.								
For Whole Term of Life—								
Uniform Premiums - - - - -	1,200	1,137,524 3 1	32,231 8 10	26,212	771,993	325,636	290,751	511,242
Limited number of Premiums - - - -	8	3,685 - -	149 3 3	120	1,667	1,841	1,476	191
Increasing Premiums - - - - -	4	10,860 - -	310 8 5	251	5,682	6,247	5,508	174
Increasing Assurance - - - - -	1	2,000 - -	53 - -	41	836	1,085	803	33
Endowment Assurance - - - - -	1	3,500 - -	286 2 11	222	2,435	2,661	2,222	213
Extra Premiums payable - - - - -	-	-	817 14 2	-	326	-	-	326
TOTAL Assurances with Profits - - -	1,214	1,157,559 3 1	33,377 17 7	26,846	782,089	337,420	270,760	512,179
Sect. II.—WITHOUT PARTICIPATION IN PROFITS.								
For Whole Term of Life—								
Uniform Premiums - - - - -	292	309,485 - 11	10,442 14 4	9,758	199,240	113,501	105,199	94,041
Limited number of Premiums - - - -	2	2,500 - -	89 - 1	83	1,329	732	683	646
Endowment Assurances - - - - -	44	46,800 -	2,398 2 1	2,202	31,592	22,514	20,678	10,914
Endowment - - - - -	1	200 - -	6 10 -	7	183	12	12	171
Last Survivor - - - - -	4	3,650 - -	58 1 6	49	2,106	782	659	1,446
Contingent Survivorship - - - - -	10	12,220 - -	172 2 4	139	2,167	820	648	1,519
Issue Risks - - - - -	5	35,800 - -	-	-	2,034	-	-	2,034
Short Terms (including Yearly Renewable Terms)	25	49,900 - -	851 16 5	705	851	-	-	851
Long Terms - - - - -	5	9,500 - -	170 19 7	133	2,019	2,357	1,835	184
Fixed Terms - - - - -	8	185,900 - -	1,540 9 9	1,426	1,615	-	-	1,615
Extra Premiums payable - - - - -	-	-	455 3 -	-	153	-	-	153
TOTAL Assurances without Profits -	396	655,955 - 11	16,184 19 -	14,497	243,238	140,718	129,714	113,574
Total Assurances - - - - -	1,610	1,813,514 4 -	50,062 16 7	41,343	1,025,227	478,138	400,474	625,753
Deduct,—Re-Assurances - - - -	-	194,209 14 2	3,453 19 2	3,022	52,967	31,353	27,401	25,566
Net amount of Assurances - - -	1,610	1,619,304 9 10	46,608 17 5	38,321	972,260	446,785	373,073	600,187
Adjustment for immediate Payment of Claims -	-	-	-	-	5,830	-	-	5,830
Adjustment for Cash Reductions of Premiums to 8th May 1901 -	-	-	-	-	-	-	-	3,530
ANNUITIES.		Per annum.			979,090			609,537
Immediate and Reversionary Annuities - -	5	1,938 - -	90 16 9	73	10,240	1,014	812	9,428
TOTAL of the Results (Sect. I. and Sect. II.)†	1,615	1,619,304 9 10 and 1,938½ per ann.	46,699 14 2	38,394	989,380	447,719	373,885	618,965

* The Extra Premiums in the above classifications, viz., 817l. 14s. 2d. in Section I. and 455l. 3s. in Section II.—together 1,272l. 17s. 2d.—are for voyage, residence, military service, and other special occupations, in certain foreign countries (other than India and Ceylon) beyond the limits of Europe. These Extra Premiums are, for the most part, of temporary duration, and are excluded from the valuation of Premiums receivable.

† In addition to Section III. and Section IV., page 323.

UNIVERSAL LIFE ASSURANCE SOCIETY—*continued.*VII.—*continued.*SUMMARY AND VALUATION of the Policies of the Universal Life Assurance Society,
on 31st December 1900, upon Lives in India.

DESCRIPTION OF TRANSACTIONS.	PARTICULARS OF THE POLICIES FOR VALUATION.				VALUATION.			
	Number of Policies.	Sums Assured and Bonuses.	Office Yearly Premiums.	Net Yearly Premiums.	Value by the 3 per Cent. Institute of Actuaries' H.M. Table for Assurances and by the Government Annuity Table (1883) for Annuities.			
					Sums Assured and Bonuses.	Office Yearly Premiums.	Net Yearly Premiums.	Net Liability.
ASSURANCES.								
Sect. III.—WITH PARTICIPATION IN PROFITS.								
For Whole Term of Life—		£. s. d.	£. s. d.	£.	£.	£.	£.	£.
Uniform Premiums - - - - -	879	395,436 19 3	10,793 8 -	8,666	219,087	157,827	125,775	93,312
Endowment Assurances - - - - -	6	2,766 18 4	114 1 2	91	1,476	1,778	1,407	69
Extra Premiums payable - - - - -	-	—	7,245 5 5	—	1,014	—	—	1,014
TOTAL Assurances with Profits - -	885	398,203 12 7	18,152 14 7	8,757	221,577	159,605	127,182	94,395
Sect. IV.—WITHOUT PARTICIPATION IN PROFITS.								
For Whole Term of Life—								
Uniform Premiums - - - - -	443	133,220 - -	3,465 - 7	3,178	69,633	52,723	48,066	21,577
Limited number of Premiums - - - -	18	5,900 - -	245 18 8	226	2,860	1,784	1,635	1,215
Endowment Assurances - - - - -	190	75,494 9 3	3,465 10 7	3,217	49,510	34,577	32,166	17,344
Child's Endowment - - - - -	1	500 - -	18 1 8	18	239	252	252	37
Contingent Survivorship - - - - -	1	500 - -	6 2 6	4	35	47	33	2
Short Term - - - - -	17	4,016 13 4	66 9 11	55	66	—	—	66
Long Term - - - - -	1	133 6 8	3 11 4	1	14	17	13	1
Extra Premiums payable - - - - -	-	—	2,565 3 8	—	361	—	—	361
Total Assurances without Profits - -	671	219,764 9 4	9,335 13 6	6,699	122,758	80,400	82,155	40,603
Total Assurances - - - - -	1,556	617,968 1 11	27,988 13 1	15,456	344,335	240,005	209,337	134,998
Deduct,—Re-Assurances - - - - -	-	3,983 6 8	177 18 2	109	1,982	2,251	1,819	163
Net amount of Assurances - - - - -	1,556	613,984 15 3	27,810 14 11	15,347	342,353	246,754	207,518	134,835
Adjustment for immediate Payment of Claims - -	-	—	—	—	1,161	—	—	1,161
Adjustment for Cash Reductions of Premiums to 8th May 1901 - - - - -	-	—	—	—	—	—	—	1,760
TOTAL of the Results (Sect. III. and Sect. IV.)†	1,556	613,984 15 3	27,810 14 11	15,347	343,514	246,754	207,518	137,756

* The Extra Premiums in the above classifications, viz., 7,245*l.* 5*s.* 5*d.* in Section III. and 2,565*l.* 3*s.* 8*d.* in Section IV.—together 9,810*l.* 9*s.* 1*d.*—are for residence and special occupations in India and Ceylon. These Extra Premiums are excluded from the valuation of Premiums receivable.

† In addition to Section I. and Section II., page 322.

NOTE.—The liability on the India Rupee transactions above scheduled is calculated throughout at 1*s.* 4*d.* per rupee, as well as the Indian assets held by the Society's branches in India.

GENERAL RECAPITULATION of preceding Classifications of Assurances and Annuities.
Section I. to Section IV.

NET RISKS, AFTER DEDUCTION OF RE-ASSURANCES.	Number of Policies.	Sums Assured and Bonuses.	Office Yearly Premiums.	Net Yearly Premiums.	Valuation by the 3 per Cent. Institute of Actuaries' H.M. Table for Assurances and by the Government Annuity Table (1883) for Annuities.			
					Value of Sums Assured and Bonuses.	Value of Office Yearly Premiums.	Value of Net Yearly Premiums.	Net Liability.
ENGLISH POLICIES.		£. s. d.	£. s. d.	£.	£.	£.	£.	£.
Classes Sect. I and Sect. II. (TOTAL) - - -	1,615	1,619,304 9 10 and 1,938 <i>l.</i> per ann.	46,699 14 2	33,394	969,330	447,799	373,885	618,965
INDIAN POLICIES.								
Classes Sect. III. and Sect. IV. - - - - -	1,556	613,984 15 3	27,810 14 11	15,347	343,514	246,754	207,518	137,756
TOTAL English and Indian (Classes Sect. I. to Sect. IV.) Assurance and Annuity Policies (after deduction of all Re-Assurances) - - - - -	3,171	2,233,289 5 1 and 1,938<i>l.</i> per ann.	74,510 9 1	53,741	1,382,844	694,553	581,403	756,721

UNIVERSAL LIFE ASSURANCE SOCIETY—(continued.)

VII.—continued.

VALUATION BALANCE SHEET of the Universal Life Assurance Society, as at 31st December, 1900, for English Policies and Indian Policies.

	£.	s.	d.	Life Assurance Fund, as per Balance Sheet under Schedule 2	£.	s.	d.
Net Liability, under Life Assurance transactions in force on the books of the Society (as per summary statements provided in Schedule 5, see General Recapitulation above)	756,721	-	-		830,368	3	2
"Gross Surplus" - - - - -	73,647	3	2				
Total Assurance Fund - - £.	830,368	3	2		£.	830,368	3 2

VIII.

See reply to question 2.

IX.

The results of the annual Valuation show :—

Firstly.—The total amount of profit made by the Society for the year ended 31st December, 1900, and applicable for division between 8th May, 1901, and 14th May, 1902, is 14,729*l.* 8*s.* 7*d.*

Secondly.—The portion of the above sum divisible amongst Policy-holders is 11,047*l.* 1*s.* 5*d.*, this amount being augmented by a further sum of 5,808*l.* 9*s.* 10*d.* from the Policy-holders' Suspense Fund, making a total distribution to the Policy-holders of 16,855*l.* 11*s.* 3*d.* The number of Policies entitled to participate is 1,812, and the amount of the said Policies 1,325,243*l.* exclusive of reversionary bonuses, or 1,409,061*l.* 16*s.* 10*d.* inclusive of reversionary bonuses.

Thirdly.—Specimens required "of bonuses allotted to Policies for 100*l.*, effected at the respective ages of 20, 30, 40, and 50, and having been respectively in force for five years, ten years, and upwards, at intervals of five years respectively, together with the amounts apportioned under the various modes in which the bonus might be received," are given in the following table for Policies in force 6, 10, and 15 years, but Policies in force for 5 years only are not entitled to bonus until payment of another premium :—

Bonus Table Required by Parliamentary Form. Year 8th May, 1901, to 14th May, 1902.

AGE AT ENTRY.	Original or Contract Annual Premiums, payable on Policies with participation in Profits effected for the whole of life.	ANNUAL CASH BONUS.			ANNUAL REVERSIONARY BONUS.		
		Abatement (40 per cent.) allowed for the year, on the original Contract Premium, upon Policies in force for—			Bonuses added to Policies in the current year, instead of Premium being reduced, when the Assured have elected to take their share of Profits in that way, on Assurances in force for—		
		6 Years.	10 Years.	15 Years.	6 Years.	10 Years.	15 Years.
					One Year's Bonus.	One Year's Bonus.	One Year's Bonus.
English Policies.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.
20	1 18 8	- 15 6	- 15 6	- 15 6	2 - 10	1 18 6	1 15 4
30	2 8 10	- 19 6	- 19 6	- 19 6	2 3 11	2 1	1 17 5
40	3 3 -	1 5 2	1 5 2	1 5 2	2 7 4	2 4 1	2 - 5
50	4 5 6	1 14 2	1 14 2	1 14 2	2 14 2	2 10 8	2 7 -

C. Freville Surtees, Chairman.
Edwin B. Portman, } Directors.
W. George Stirling, }
George F. Hardy, Actuary (Principal Officer).

UNIVERSAL LIFE ASSURANCE SOCIETY—continued.

(Sixth Schedule.)

Statement of the LIFE ASSURANCE AND ANNUITY BUSINESS of the Universal Life Assurance Society on the 31st December, 1900.

I.

The published Tables of Premiums for Assurances for the Whole Term of Life which were in use in England and India respectively, at the date above mentioned.

Age next Birth-day.	ENGLISH.			INDIAN CIVIL RISKS.			INDIAN MILITARY RISKS.		
	WITH PROFITS.		WITHOUT PROFITS.	WITH PROFITS.		WITHOUT PROFITS.	WITH PROFITS.		WITHOUT PROFITS.
	IA. Reduction of Premium System.	IB. Reversionary Bonus System.	Annual Premium.	IA. Reduction of Premium System.	IB. Reversionary Bonus System.	Annual Premium.	IA. Reduction of Premium System.	IB. Reversionary Bonus System.	Annual Premium.
	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.
21	2 - 1	1 19 6	1 13 4	2 19 9	2 18 6	2 9 -	3 12 3	3 11 -	2 19 -
22	2 1 1	2 - 4	1 14 1	3 1 -	2 19 9	2 10 -	3 13 6	3 12 3	3 - -
23	2 2 2	2 1 3	1 14 10	3 2 6	3 1 -	2 11 -	3 15 -	3 13 6	3 1 -
24	2 3 4	2 2 2	1 15 8	3 4 -	3 2 3	2 12 -	3 16 6	3 14 9	3 2 -
25	2 4 7	2 3 3	1 16 6	3 5 6	3 3 6	2 13 3	3 18 -	3 16 -	3 3 3
26	2 5 10	2 4 3	1 17 6	3 7 -	3 5 -	2 14 6	3 19 6	3 17 6	3 4 -
27	2 7 2	2 5 4	1 18 6	3 8 9	3 6 6	2 15 9	4 1 3	3 19 -	3 5 -
28	2 8 7	2 6 6	1 19 6	3 10 6	3 8 -	2 17 -	4 3 -	4 - 6	3 7 -
29	2 10 1	2 7 8	2 - 6	3 12 3	3 9 6	2 18 3	4 4 9	4 2 -	3 8 3
30	2 11 7	2 8 11	2 1 7	3 14 -	3 11 -	2 19 9	4 6 6	4 3 6	3 9 9
31	2 13 2	2 10 2	2 2 9	3 16 -	3 12 9	3 1 3	4 8 6	4 5 3	3 11 3
32	2 14 10	2 11 6	2 3 11	3 18 -	3 14 6	3 2 9	4 10 6	4 7 -	3 12 9
33	2 16 7	2 12 11	2 5 2	4 - -	3 16 6	3 4 6	4 12 6	4 9 -	3 14 6
34	2 18 4	2 14 4	2 6 6	4 2 3	3 18 6	3 6 3	4 14 9	4 11 -	3 16 3
35	3 - 2	2 15 10	2 7 11	4 4 6	4 - 9	3 8 -	4 17 -	4 13 3	3 18 -
36	3 2 1	2 17 4	2 9 4	4 7 -	4 3 -	3 10 -	4 19 6	4 15 6	4 - -
37	3 4 1	2 19 -	2 10 10	4 9 6	4 5 3	3 12 -	5 2 -	4 17 9	4 2 -
38	3 6 2	3 - 9	2 12 5	4 12 3	4 7 9	3 14 3	5 4 9	5 - 3	4 4 3
39	3 8 5	3 2 7	2 14 1	4 15 3	4 10 6	3 16 6	5 7 9	5 3 -	4 6 6
40	3 10 9	3 4 6	2 15 10	4 18 6	4 13 6	3 19 -	5 11 -	5 6 -	4 9 -
41	3 13 3	3 6 7	2 17 8	5 1 9	4 16 6	4 1 6	5 14 3	5 9 -	4 11 6
42	3 15 10	3 8 9	2 19 7	5 5 3	4 19 9	4 4 3	5 17 9	5 12 3	4 14 3
43	3 18 7	3 11 -	3 1 9	5 8 9	5 3 3	4 7 -	6 1 3	5 15 9	4 17 -
44	4 1 6	3 13 4	3 3 11	5 12 6	5 6 9	4 10 -	6 5 -	5 19 3	5 - -
45	4 4 6	3 15 9	3 6 4	5 16 6	5 10 6	4 13 3	6 9 -	6 3 -	5 3 3
46	4 7 8	3 18 4	3 8 9	6 - 9	5 14 6	4 16 9	6 13 3	6 7 -	5 6 9
47	4 11 -	4 1 1	3 11 4	6 5 3	5 18 9	5 - 6	6 17 9	6 11 3	5 10 6
48	4 14 6	4 4 -	3 14 1	6 10 -	6 3 3	5 4 3	7 2 6	6 15 9	5 14 3
49	4 18 3	4 7 1	3 17 -	6 14 9	6 8 3	5 8 3	7 7 3	7 - 9	5 18 3
50	5 2 2	4 10 4	4 - -	6 19 9	6 13 6	5 12 6	7 12 3	7 6 -	6 2 6
51	5 6 3	4 13 9	4 3 3	-	-	-	-	-	-
52	5 10 7	4 17 4	4 6 9	-	-	-	-	-	-
53	5 15 1	5 1 2	4 10 5	-	-	-	-	-	-
54	5 19 10	5 5 3	4 14 4	-	-	-	-	-	-
55	6 4 10	5 9 7	4 18 6	-	-	-	-	-	-
56	6 10 1	5 14 2	5 2 11	-	-	-	-	-	-
57	6 15 8	5 19 -	5 7 8	-	-	-	-	-	-
58	7 1 7	6 4 2	5 12 8	-	-	-	-	-	-
59	7 7 9	6 9 9	5 18 1	-	-	-	-	-	-
60	7 14 3	6 15 8	6 3 9	-	-	-	-	-	-

UNIVERSAL LIFE ASSURANCE SOCIETY—continued.

II. and III.

The Total Amount Assured on lives for the Whole Term of Life which were in existence at the dates above mentioned.

The Amount of Premiums receivable annually for each year of life, after deducting the abatements made by the application of bonuses (abatements of premium, from profits annually declared by the Universal, taking effect in all cases for one year only).

Separate Classifications, Section I. and Section II.

ENGLISH ASSURANCES.—WHOLE TERM OF LIFE.

Ages.	I.—WITH PROFITS.				II.—WITHOUT PROFITS.			
	Sums Assured.	Reversionary Bonuses.	Office Yearly Premiums.	Extra Annual Premiums.	Sums Assured.	Office Yearly Premiums.	Extra Annual Premiums.	
	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	
19	200	—	3 14	—	—	—	—	
21	1,000	—	18 11 8	—	—	—	—	
22	250	—	4 16 8	—	100	1 14 1	—	
23	500	—	9 18 9	—	—	—	—	
24	150	—	3 — 11	—	—	—	—	
25	500	—	10 16 8	—	100	1 15 8	7 7	
26	2,483 6 8	9 12	53 5 9	—	300	5 7	—	
27	1,500	—	32 13 10	—	—	—	—	
28	1,450	3 10	32 5 8	—	—	—	—	
29	5,033 6 8	—	105 12	126	433 6 8	8 2 6	—	
30	4,900	—	101 12 7	—	350	7 1 9	—	
31	2,800	33	71 18 5	—	1,166 13 4	23 18	—	
32	4,500	4 14	105 17 6	—	333 6 8	5 18 11	—	
33	7,366 13 4	367 4	159 7 9	189	100	2 1 7	—	
34	9,633 6 8	197 1	252 1 8	13 6 8	600	12 12 9	—	
35	6,583 6 8	210 15 8	163 4 1	5	3,100	82 — 10	—	
36	1,416 13 4	58 12	34 6 4	—	100	2 4	—	
37	1,200	33 16 8	27 18 6	—	8,600	197 — 9	94 10	
38	13,083 6 8	942 14	315 18 1	16	7,100	178 19 8	5 5	
39	7,733 6 8	—	217 19 10	47 2 6	1,500	30 5	—	
40	13,000	441	375 16 10	10	5,266 13 4	116 7 3	—	
41	24,000	2,927 1	562 19 1	15 5	16,500	427 — 4	2 5	
42	15,366 13 4	1,362 12	424 4 3	25	3,333 6 8	63 1 11	—	
43	12,900	1,475 6	332 9 5	21	5,350	151 7 5	—	
44	16,633 6 8	893 15 8	448 16 2	4	9,100	220 3 5	—	
45	10,500	275 16	252 4 10	1	400	11 4 6	—	
46	12,550	472 16 4	313 15 8	6 10	1,300	41 1 7	—	
47	15,600	815 4	397 — 7	52	10,362	258 5 1	25	
48	18,150	205 12	491 14	35 10	650	15 6 7	—	
49	10,450	38 15	293 5 5	4 10	14,100	421 12 3	—	
50	21,150	1,949 1	535 19 6	44 10	3,430	77 6 2	2 2	
51	14,000	1,556 2	385 14 4	—	7,300	172 19 1	—	
52	17,366 13 4	282 17	493 12 9	—	2,183 6 8	56 14 11	2 10	
53	28,136 13 4	1,347 16	824 5 1	4	20,700	792 7 5	—	
54	22,950	2,877 9	612 18	4	7,500	209	—	
55	16,550	1,031 1 4	525 3 4	30	4,283 6 8	162 8	—	
56	21,100	1,458 6 4	565 1 3	—	4,431 13 4	151 1 8	—	
57	29,583 6 8	1,896 13	795 15 6	—	4,200	100 19 11	—	
58	36,966 13 4	2,798 7 2	1,066 1 1	34	10,300	318 4	—	
59	17,683 6 8	305 18	490 9 5	13 10	3,933 6 8	95 18 3	—	
60	23,441 13 4	1,271 11	775 13 7	—	12,823 6 8	158 8 1	—	
61	39,983 6 8	4,350 7 4	1,259 — 9	40	13,922 13 4	500 1 6	—	
62	28,683 6 8	82 13	764 7 11	—	14,889 13 4	507 11 1	—	
63	25,383 6 8	673 3	806 — 5	—	5,300	126 11 3	—	
64	35,416 13 4	1,864 13	1,165 — 4	—	4,150	147 6 3	—	
65	28,510	3,221 17	852 5 9	7	5,800	383 — 4	220 10	
66	35,050	778 15 4	1,136 — 9	—	8,250	238 3 6	—	
67	30,783 6 8	703 12	926 5 4	—	12,850	474 1 9	—	
68	36,730	45 6	1,171 13 10	2	7,716 13 4	321 18 2	—	
69	22,450	1,764 14	734 8 1	—	4,033 6 8	166 6 6	20	
70	22,300	2,958 4	700 1 1	—	16,200	1,243 5 4	—	
71	27,276 13 4	8,744 2 7	754 1 7	—	1,500	32	—	
72	23,916 13 4	3,338 14	769 11 9	5	3,300	121 12 10	2	
73	25,015 13 4	994 6	835 17 9	—	3,425 14 3	29 19 2	—	
74	26,600	3,870 11	971 3 10	—	6,800	242 11 3	—	
75	16,000	495 5	569 11 7	—	1,766 13 4	70 16 4	—	
76	19,266 13 4	1,212	706 6 11	—	4,500	165 14 2	—	
77	23,400	1,200 16	759 1 4	—	4,250	341 17 11	—	
78	27,600	754 3	1,005 7	10	1,800	92 3 3	—	
79	11,250	298 16	454 4 1	—	5,800	325 12 6	—	
80	9,400	4,089 8	422 1 3	—	2,800	111 14 6	—	
81	9,650	2,401 7	263 6 11	—	—	—	—	
82	19,000	641	735 5 9	50	1,000	—	—	
83	17,350	188 17	590 5 8	—	5,150	203 8 3	—	
84	6,170	283 17	260 13	—	300	11 11	—	
85	4,500	—	152 1 4	—	—	—	—	
86	8,750	787 10	428 17 9	—	—	—	—	
87	6,999	—	210 10 5	—	150	5 7 2	—	
88	350	—	9 7 7	—	—	—	—	
89	3,200	—	85 9 3	—	—	—	—	
90	1,000	—	50 11 8	—	—	—	—	
92	150	—	4 9 5	—	—	—	—	
93	—	—	—	—	2,500	—	—	
94	1,200	—	39 18	—	—	—	—	
£.	1,064,296 6 8	73,227 16 5	32,291 8 10	815 4 2	309,485 — 11	10,442 14 4	381 9	

UNIVERSAL LIFE ASSURANCE SOCIETY—continued.

II. and III.—continued.

Separate Classifications, Section III. and Section IV.

INDIAN ASSURANCES—Whole Term of Life.

Ages.	III.—WITH PROFITS.				IV.—WITHOUT PROFITS.			
	Sums Assured.	Reversionary Bonuses.	Office Yearly Premiums.	Extra Annual Premiums.	Sums Assured.	Office Yearly Premiums.	Extra Annual Premiums.	
	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	
20	—	—	—	—	06 13 4	1 1 8	— 17 8	
21	—	—	—	—	133 6 8	2 4 5	1 14 3	
22	566 13 4	—	11 3 2	6 19 10	200 — —	3 7 8	2 11 8	
23	200 — —	—	4 1 2	2 16 10	533 6 8	9 1 9	6 18 3	
24	933 6 8	—	18 18 3	12 5 9	333 6 8	5 16 3	4 7 1	
25	2,133 6 8	—	44 3 5	35 10 3	916 13 4	16 — 1	9 14 7	
26	2,550 — —	—	53 16 8	33 13 8	2,433 6 8	42 12 2	26 16 2	
27	2,043 6 8	—	42 15 —	30 17 10	2,350 — —	42 8 2	29 19 —	
28	4,200 — —	2 6 —	90 10 2	59 16 6	2,933 6 8	56 1 9	28 16 3	
29	4,833 6 8	13 10 8	104 13 8	76 15 9	3,266 13 4	61 17 7	37 17 5	
30	5,833 6 8	73 10 8	128 11 2	86 1 2	2,416 13 4	46 2 9	29 10 5	
31	5,550 — —	13 16 —	127 2 10	89 — 4	4,100 — —	82 11 3	48 8 3	
32	4,266 13 4	35 10 8	97 14 2	64 8 10	4,163 6 8	84 16 8	47 4 5	
33	8,516 13 4	88 4 —	216 1 2	121 11 8	4,350 — —	88 17 8	53 3 6	
34	4,333 6 8	36 14 —	103 3 1	56 12 7	4,046 13 4	83 12 8	52 6 3	
35	7,733 6 8	132 8 —	189 15 10	111 7 8	4,600 — —	93 8 8	55 6 8	
36	10,800 — —	159 2 —	250 11 11	172 10 7	2,773 6 8	54 13 4	32 14 9	
37	8,950 — —	152 16 —	221 16 7	138 17 9	3,116 13 4	72 4 9	38 6 9	
38	8,600 — —	104 8 —	212 5 2	119 15 4	2,083 6 8	45 15 3	28 — 7	
39	10,266 13 4	131 14 11	261 8 6	176 14 —	2,216 13 4	50 1 11	31 17 7	
40	11,800 — —	289 8 —	300 11 6	189 11 10	3,466 13 4	75 5 7	39 18 5	
41	7,083 6 8	169 10 —	178 12 —	120 12 6	2,666 13 4	57 8 7	28 11 5	
42	15,966 13 4	200 7 4	409 12 5	285 12 11	2,333 6 8	55 19 9	29 14 3	
43	13,333 6 8	320 10 —	354 18 3	233 2 9	1,433 6 8	32 7 —	19 4 4	
44	10,216 13 4	139 9 8	290 5 9	147 15 11	7,016 13 4	165 17 9	84 18 7	
45	12,333 6 8	154 6 8	324 8 —	219 5 —	3,266 13 4	95 4 5	35 15 7	
46	11,266 13 4	637 12 —	318 4 7	192 7 1	3,833 6 8	95 4 10	42 11 6	
47	7,933 6 8	261 13 4	242 9 3	128 1 5	5,716 13 4	145 2 6	59 6 —	
48	20,316 13 4	307 5 8	536 9 3	350 6 1	6,466 13 4	143 2 8	64 2 8	
49	10,400 — —	252 2 4	293 12 6	206 12 2	2,916 13 4	82 3 10	31 11 10	
50	10,900 — —	476 16 8	327 13 7	226 12 1	5,466 13 4	165 16 8	59 18 8	
51	10,300 — —	283 10 —	301 15 6	228 1 2	3,333 6 8	87 17 8	36 5 —	
52	4,933 6 8	120 18 8	168 2 5	91 2 11	2,266 13 4	81 9 9	22 8 11	
53	8,566 13 4	249 8 —	294 1 4	183 4 4	4,400 — —	146 7 9	53 19 3	
54	13,616 13 4	285 2 —	395 19 11	245 6 5	4,533 6 8	121 7 9	58 8 11	
55	9,266 13 4	757 16 8	292 7 5	211 — 6	3,066 13 4	85 9 9	39 7 7	
56	10,696 13 4	389 12 8	316 1 5	242 11 7	2,866 13 4	87 14 11	36 14 5	
57	12,066 13 4	—	363 10 —	237 17 —	1,633 6 8	54 10 8	18 17 4	
58	7,416 13 4	487 18 8	246 6 —	164 10 —	4,266 13 4	165 2 1	45 1 3	
59	14,933 6 8	3,147 10 —	359 7 5	293 — 3	800 — —	22 10 3	11 11 9	
60	8,800 — —	—	310 10 9	185 13 11	266 13 4	11 19 2	2 12 2	
61	12,133 6 8	46 4 —	385 16 8	282 11 4	2,633 6 8	80 11 1	36 6 3	
62	6,366 13 4	89 12 —	217 3 2	138 18 10	66 13 4	1 9 3	1 5 5	
63	3,033 6 8	680 8 —	87 18 10	66 11 10	453 6 8	15 19 11	5 4 5	
64	1,333 6 8	—	35 16 11	32 12 5	2,166 13 4	95 14 5	25 — 7	
65	7,933 6 8	—	237 5 10	185 7 6	2,000 — —	95 12 8	25 11 —	
66	4,483 6 8	61 12 —	150 18 2	109 12 2	233 6 8	13 11 3	4 13 5	
67	2,866 13 4	—	77 14 1	72 16 7	666 13 4	25 13 4	7 — —	
68	4,666 13 4	7 12 —	155 2 9	122 11 11	266 13 4	7 1 10	5 2 2	
69	3,300 — —	—	82 11 5	92 16 7	—	—	—	
70	1,833 6 8	—	66 9 6	43 3 10	1,000 — —	40 — —	11 — —	
71	2,866 13 4	—	93 16 2	74 18 6	333 6 8	14 2 1	6 13 11	
72	1,400 — —	—	45 5 10	31 2 2	—	—	—	
73	733 6 8	—	32 8 2	16 18 6	—	—	—	
74	—	—	—	—	733 6 8	17 2 3	14 13 9	
75	266 13 4	—	7 9 2	7 17 6	200 — —	8 — 6	3 — 10	
76	2,000 — —	—	64 15 —	55 5 —	—	—	—	
77	2,466 13 4	—	124 5 1	54 12 3	—	—	—	
78	800 — —	260 18 8	34 13 9	23 — 11	750 — —	30 — —	12 — —	
81	1,133 6 8	—	78 18 10	13 3 10	2,000 — —	77 — —	47 — —	
83	—	—	—	—	666 13 4	22 2 3	14 11 1	
87	333 6 8	—	11 7 6	9 12 6	—	—	—	
£.	384,406 13 4	11,030 5 11	10,793 8 —	7,221 18 4	133,220 — —	3,465 — 7	1,606 14 2	

UNIVERSAL LIFE ASSURANCE SOCIETY—continued.

II. and III.—continued.

Deductions for Re-Assurances in other Offices.—Whole Term of Life.

Ages.	Section I.—ENGLISH.—WITH PROFITS.				Section II.—ENGLISH.—WITHOUT PROFITS.		
	Sums Assured.	Reversionary Bonuses.	Office Yearly Premiums.	Extra Annual Premiums.	Sums Assured.	Office Yearly Premiums.	Extra Annual Premiums.
41	£. 10,000	£. s. d. 1,095 15 2	£. s. d. 216 10 —	£. s. d. — — —	£. 7,000	£. s. d. 195 8 4	£. s. d. — — —
53	1,500	— — —	83 11 3	— — —	5,500	232 3 9	— — —
57	500	133 19 —	16 3 9	— — —	—	— — —	— — —
60	—	— — —	— — —	— — —	2,500	— — —	— — —
66	5,000	— — —	127 10 —	— — —	5,300	241 7 —	— — —
67	—	— — —	— — —	— — —	—	— — —	— — —
68	5,000	— — —	130 12 6	— — —	—	— — —	— — —
70	8,500	— — —	750 16 3	— — —	2,680	80 8 —	— — —
75	5,000	— — —	157 10 —	— — —	—	— — —	— — —
78	5,100	— — —	190 — 11	— — —	—	— — —	— — —
83	—	— — —	— — —	— — —	1,900	80 12 —	— — —
£.	40,600	1,229 14 2	1,672 14 8	— — —	24,880	829 19 1	— — —

Deductions for Re-Assurances in other Offices.—Whole Term of Life

Ages.	Section III.—INDIAN.—WITH PROFITS.				Section IV.—INDIAN.—WITHOUT PROFITS.		
	Sums Assured.	Reversionary Bonuses.	Office Yearly Premiums.	Extra Annual Premiums.	Sums Assured.	Office Yearly Premiums.	Extra Annual Premiums.
33	£. s. d. 2,666 13 4	£. s. d. — — —	£. s. d. 88 2 2	£. s. d. 32 11 2	£. s. d. — — —	£. s. d. — — —	£. s. d. — — —
44	250 — —	— — —	7 9 —	2 18 6	— — —	— — —	— — —
50	— — —	— — —	— — —	— — —	666 13 4	24 4 6	4 8 10
52	— — —	— — —	— — —	— — —	400 — —	14 5 4	3 18 8
£.	2,916 13 4	— — —	95 11 2	35 9 8	1,066 13 4	38 9 10	8 7 6

IV., V. and VI.

The total Amounts Assured under classes of assurance business other than for the whole term of life.

The Amounts of Premiums receivable annually.

The Total Amount of Premiums which has been received.

Assurances under Special Classes.—Section I. and Section II.

Description of Assurance.	Sums Assured.	Reversionary Bonuses.	Office Yearly Premiums.	Extra Annual Premiums.	Total Amount of Office Premiums received.
ENGLISH.					
WITH PROFITS, Section I.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.
Limited number of Premiums	3,650 — —	35 — —	149 3 3	— — —	287 12 5
Increasing Premiums	10,850 — —	— — —	310 8 5	2 10 —	318 — 11
Increasing Assurance	2,000 — —	— — —	53 — —	— — —	53 — —
Endowment Assurance	3,500 — —	— — —	266 2 11	— — —	266 2 11
£.	20,000 — —	35 — —	778 14 7	2 10 —	924 16 3

Assurances under Special Classes, Section I. and Section II.

Description of Assurance.	Sums Assured.	Office Yearly Premiums.	Extra Annual Premiums.	Total Amount of Office Premiums received.
ENGLISH.				
WITHOUT PROFITS, Section II.	£. s. d.	£. s. d.	£. s. d.	£. s. d.
Limited Number of Premiums	2,500 — —	89 — —	— — —	861 — —
Endowment Assurances	46,800 — —	2,398 2 1	59 — —	12,573 9 7
Endowment	200 — —	6 10 —	— — —	117 — —
Last Survivor	3,650 — —	58 1 6	— — —	1,279 17 9
Contingent Survivorship	12,220 — —	172 2 4	— — —	3,541 13 11
Issue Risks	35,800 — —	— — —	— — —	1,902 — —
Short Terms (including Yearly Renewable Terms)	49,900 — —	851 16 5	14 14 —	1,355 10 10
Long Terms	9,500 — —	170 10 7	— — —	341 19 2
Fixed Terms	185,900 — —	1,540 9 9	— — —	2,877 15 6
£.	346,470 — —	5,287 1 8	73 14 —	24,850 6 9

UNIVERSAL LIFE ASSURANCE SOCIETY—*continued.*IV., V., and VI.—*continued.*

Assurances under Special Classes, Section III. and Section IV.

Description of Assurance.	Sums Assured.	Reversionary Bonuses.	Office Yearly Premiums.	Extra Annual Premiums.	Total Amount of Office Premiums received.
INDIAN.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.
WITH PROFITS. SECTION III.					
Endowment Assurances- - - -	2,766 13 4	—	114 1 2	23 7 1	114 1

Assurances under Special Classes, Section III. and Section IV.

Description of Assurance.	Sums Assured.	Office Yearly Premiums.	Extra Annual Premiums.	Total Amount of Office Premiums received.
INDIAN.	£. s. d.	£. s. d.	£. s. d.	£. s. d.
WITHOUT PROFITS. SECTION IV.				
Limited Number of Premiums - - -	5,900 - -	245 18 8	85 19 5	1,598 2 4
Endowment Assurances - - - -	75,494 9 4	3,465 10 7	865 12 7	20,563 9 3
Child's Endowment - - - - -	500 - -	18 1 3	—	36 2 6
Contingent Survivorship - - - -	500 -	6 2 6	6 17 6	12 5 -
Short Term - - - - -	4,016 13 4	66 9 11	—	199 4 -
Long Term - - - - -	133 6 8	3 11 4	—	3 11 4
£.	86,544 9 4	3,805 14 3	958 9 6	22,412 14 5

Deductions for Re-assurances in other Offices.—Special Classes.

ENGLISH.—WITH PROFITS.

Class of Assurance.	Sums Assured.	Office Yearly Premiums.	Extra Annual Premiums.
	£. s. d.	£. s. d.	£. s. d.
Endowment Assurance - - - -	1,500 - -	129 16 3	—
Increasing Premiums - - - - -	5,000 - -	149 3 4	—
£.	6,500 - -	278 19 7	—

ENGLISH.—WITHOUT PROFITS.

Class of Assurance.	Sums Assured.	Office Yearly Premiums.	Extra Annual Premiums.
	£. s. d.	£. s. d.	£. s. d.
Endowment Assurance - - - - -	5,000 - -	282 1 8	—
Issue Risks - - - - -	16,000 - -	—	—
Fixed Terms - - - - -	85,000 - -	219 11 8	—
Short Terms - - - - -	15,000 - -	170 12 6	—
£.	121,000 - -	672 5 10	—

UNIVERSAL LIFE ASSURANCE SOCIETY—*continued.*

VII.

The total amount of immediate annuities on lives.

Age: Nearest Birthday.	Amount of Annuity.
	£. s. d.
65	76 - -
64 and 70	1,502 - -
	1,578 - -

VIII.

The amount of all annuities other than those specified under heading No 7.

Amount of Contingent Reversionary Annuity.	Amount of Annual Premiums.	Total Amount of Premiums Received.
£.	£. s. d.	£. s. d.
200	22 - -	22 - -
120	58 16 9	58 16 9
40	10 - -	10 - -

IX.

The Average Rate of Interest at which the Life Assurance Fund of the Society was invested at the close of the year, during the period since the last annual investigation, was 4l. 3s. per cent.

X.

The Society allows as a Surrender Value in the case of Whole-Term or Endowment Assurance Policies, upon which three full Annual Premiums shall have been paid, a sum amounting to not less than one-third of all Premiums paid, but exclusive of all extra Premiums beyond the ordinary European Rates.

The actual Surrender Values allowed will be generally considerably more than this minimum sum, as will be seen from the following Table of specimen Values :—

Table of Surrender Values of Whole-Life with Profit Policies for each 1,000l.

Age at Date of Policy.	Duration of Policy.			
	5 Years.	10 Years.	15 Years.	20 Years.
	£.	£.	£.	£.
20	33	65	104	153
25	37	75	126	186
30	41	10	152	223
35	47	110	185	267
40	56	135	223	316
45	68	163	265	370
50	83	195	310	425
55	100	229	358	483

The above values are exclusive of the Surrender Values of any Reversionary Bonuses that have been added to the original sums assured.

UNIVERSAL LIFE ASSURANCE SOCIETY—*continued.*X.—*continued.*

In respect of Policies effected in India the Society allows, in the event of Surrender in the case of Whole Term of Life, or Endowment Assurance Policies, upon which three full annual Premiums shall have been paid, a minimum Surrender Value amounting to one-third of all premiums paid except the first, but exclusive of all extra Premiums charged beyond the Tabular Rates for Civil Risks.

The following tables show the Surrender Values attaching to non-profit Assurances for the Whole Term of Life for various ages at entry and various durations, where all Premiums have been paid at Indian Rates :—

Table of Surrender Values of Whole Life Non-Profit Policies for each 1,000*l.* assured.

Age next Birthday at Date of Policy.	DURATION OF POLICY.				
	5 Years.	10 Years.	15 Years.	20 Years.	30 Years.
	£.	£.	£.	£.	£.
20	32	72	112	152	250
25	36	80	125	169	297
30	40	90	140	201	349
35	46	102	167	241	404
40	53	122	201	286	462
45	63	147	239	334	520
50	75	176	280	383	568

N.B. —In the case of With Profit Policies, the above values will be increased by the cash value of any Reversionary Bonuses added to the Sum Assured.

(Note.)

Separate Statements of the business effected by this Society on lives in India are given in these returns, in compliance with the provisions of the Act as to business at other than European rates. See also Notes as to Extra Premiums for climate or special risks, pages 322 and 323.

* In reply to the required statement of the manner in which policies on unhealthy lives are dealt with, it must be noted that Policies on lives below the average, accepted by the Universal at premiums corresponding with those charged at an increased age, are treated in the classifications of age and Liability valuations as if the increased ages were the actual ages of the Assured.

Charles Freville Surtees, Chairman.
 Edwin B. Portman, } Directors.
 W. George Stirling, }
 George F. Hardy, Actuary
 (Principal Officer).

SCOTTISH IMPERIAL INSURANCE COMPANY.

(First and Second Schedules.)

REVENUE ACCOUNT

Of the Scottish Imperial Insurance Company, for the Year ending 31st December 1900.

Amount of Funds at the beginning of the Year :	£.	s.	d.	£.	s.	d.	Claims under Policies (after deduction of Sums Re-assured) :	£.	s.	d.	£.	s.	d.
Paid-up Capital - 50,000 - -							By Death - 28,460 18 -						
Life Assurance Fund - 509,086 17 7							Bonus Additions - 3,299 10 9						36,760 8 9
	559,086	17	7				By Endowments - 5,059 4 6						5,660 16 -
							Bonus Additions - 601 11 6						4,280 18 1
Premiums - - - -				58,388	2	3	Surrenders - - - -						3,168 17 8
Interest and Dividends - -				22,659	1	3	Commission - - - -						6,956 2 7
Fees - - - -				84	19	-	Expenses of Management -						424 13 10
Realised Profits, including Balance on Re-Valuation of Assets - - - -				18,760	-	-	Policyholders' Bonuses taken in Cash - - - -						737 15 7
							Income Tax - - - -						
Shareholders' Reserve and Dividend Account :							Allowances carried to Shareholders' Reserve and Dividend Account :						
Amount of Funds at the beginning of the Year	11,196	18	2				Five per cent. on Paid-up Capital	2,500	-	-			4,962 - -
Brought from Revenue Account, as per contra				4,962	-	-	Annual Allowance - - - -	1,000	-	-			
Interest and Dividends - -				418	18	6	Proportion of Surplus as at 31st December 1900	1,462	-	-			
							Amount of Funds at the end of the Year :						
Total Amount of Funds at the beginning of the Year -				570,283	15	9	Paid-up Capital - 50,000 - -						
				£.	675,556	16 9	Life Assurance Fund - 546,027 7 7				596,027	7	7
							Shareholders' Reserve and Dividend Account :						
							Dividend to Shareholders -						4,500 - -
							Industrial Expenses for 1900						447 - 9
							Amount of Funds at the end of the Year				11,630	15	11
							Total Amount of Funds at the end of the Year as per Second Schedule						607,658 3 6
											£.		675,556 16 9

BALANCE SHEET

Of the Scottish Imperial Insurance Company, as at 31st December 1900.

LIABILITIES.	£.	s.	d.	ASSETS.	£.	s.	d.
Shareholders' Capital - 500,000 - -				Mortgages on Property within the United Kingdom - - - -	66,910	-	-
Of which is paid up - - -	50,000	-	-	Loans :			
Life Assurance Fund - - - -	546,027	7	7	On the Company's Policies - - -	31,444	13	3
Shareholders' Reserve and Dividend Account - - - -	11,630	15	11	On Life Interests and Reversions - -	8,062	10	-
Total Amount of Funds, as per First Schedule - } £.	607,658	3	6	Investments :			
Claims admitted (or intimated), but not paid - - - -	12,503	2	10	British Government Stock (War Loan) -	600	-	-
Dividends unpaid - - - -	22	18	7	Colonial Government Stock - - -	12,429	2	-
Outstanding Commissions - - - -	376	4	10	Heritable Property - - - -	85,385	-	1
Outstanding Charges - - - -	145	2	11	Leasehold Property - - - -	3,427	7	6
				Feu Duties and Ground Rents - -	108,587	12	-
				£35,000 City of Glasgow School Board 4 per Cent. Bonds - - - -	35,000	-	-
				Railway Shares (Preference and Ordinary) - - - -	50,268	16	6
				Railway Bonds - - - -	71,901	-	8
				Municipal and other Bonds - - -	108,291	17	11
				Deposits in Colonial Banks - - -	8,755	5	8
				Premiums in course of Collection - -	13,022	18	9
				Cash :			
				On hand - - - -	153	9	9
				At Bankers : £. s. d.			
				Deposit - 12,627 4 -			
				Current Account - 1,334 12 6			
					13,961	16	6
				Remittance Bills on hand - - -	14,115	6	3
				Interest accrued but not due - - -	735	-	8
					4,769	1	5
					£.		
					620,705	12	8

SCOTTISH IMPERIAL INSURANCE COMPANY—*continued*.

(Fifth Schedule.)

STATEMENT made respecting the VALUATION OF THE LIABILITIES under Life Policies and Annuities of the Scottish Imperial Insurance Company, made by the Actuary.

I.

The date up to which the Valuation is made is 31st December 1900.

II.

The Principles upon which the Valuation and Distribution of Profits are made.

The Liability was ascertained by taking the difference between the present value of the Sums Assured and Bonuses and the present value of the Premiums payable, less a proportion for future Expenses and Profits. In a few small classes of Assurance a proportion of the Premiums paid is reserved.

The principles upon which Profits are distributed are determined by the Constitution of the Company, as set out in the following Extracts from the Articles of Association :—

“ After paying interest on capital at the rate of five per centum per annum, Expenses, and the consideration to the Shareholders hereinafter provided, one-tenth of the Profits or Surplus which may arise in the business of the Ordinary Branch, whether from With or Without Profit Policies, or otherwise, shall belong to the Shareholders, and nine-tenths thereof shall be appropriated as a bonus or addition to the Policies presently held, or which may in future be held by the Assured in the Ordinary Branch, who may be entitled to participate in Profits, unless an equivalent for such bonus or addition shall have been paid or allowed to the party or parties entitled thereto, but the Directors shall fix and determine the rules, modes, conditions, and periods of such division.”

“ In consideration of the right of the With Profit Policy-holders in the Ordinary Branch to bonuses or additions to their Policies being particularly defined as aforesaid, the Shareholders shall be paid out of the profits or surplus which may arise in the business of the Ordinary Branch over and above the Share thereof to which they are restricted as aforesaid, the sum of One Thousand Pounds Sterling per annum.”

III.

The Tables of Mortality used in the Valuation are the Institute of Actuaries' H.M. Table for all Assurances except Survivorship Assurances, and for these the Carlisle Table was used.

IV.

The Rate of Interest assumed in the calculations is three and one-quarter per cent., but the Reserve so ascertained has been increased by a sum of 14,045*l*.

V.

The Proportion of the Annual Premium Income reserved for future Expenses and Profits is, for Immediate Profit Policies, 20·95 per cent. For Non-Profit Policies, and Policies with Ultimate Profits taken together, it is 10·23 per cent.

SCOTTISH IMPERIAL INSURANCE COMPANY—continued.

VII.

SUMMARY AND VALUATION of the Policies of the Scottish Imperial Insurance Company, as at 31st December, 1900.

DESCRIPTION OF TRANSACTIONS.	PARTICULARS FOR THE VALUATION OF POLICIES.				VALUATION.				
	Nvmer of Policies.	Sums Assured and Bonus.	Office Yearly Premiums.	Premiums Net Yearly.	Value by the Institute of Actuaries' Hm. Table Interest 3½ per cent. for Assurances.				
					Sums Assured and Bonus.	Office Yearly Premiums.	Reduced Yearly Premiums.	Net Liability.	
ASSURANCES.									
I.—WITH IMMEDIATE PROFITS.									
For whole term of Life :		£.	£.		£.	£.	£.	£.	
Uniform Premiums	2,258	882,787	23,451	Net Premiums not used.	486,780	307,472	245,978	240,752	
Limited number of Premiums	216	97,358	1,275		51,554	9,834	3,446	48,118	
Increasing Premiums	11	2,400	77		1,020	1,247	998	22	
Endowment Assurances	1,658	373,282	14,345		245,181	144,001	115,201	129,980	
Joint Life Assurances	33	9,290	383		6,147	3,322	2,658	3,489	
Extra Premiums payable	—	—	1,415		—	—	—	1,415	
	4,176	1,365,087	40,896		790,592	465,866	368,281	423,726	
II.—WITH ULTIMATE PROFITS.									
For whole term of Life :									
Uniform Premiums	538	196,475	5,796		93,707	36,713	78,046	15,661	
Limited number of Premiums	40	17,811	653		7,974	5,928	5,027	2,947	
Increasing Premiums	2	1,250	85		712	786	707	5	
Endowment Assurances	533	123,024	5,070		71,052	60,242	54,218	16,804	
Joint Life Assurances	13	2,500	104		1,492	1,206	1,085	407	
Extra Premiums payable	—	—	247		—	—	—	247	
	1,126	341,060	11,955		174,967	154,880	139,083	36,181	
TOTAL Assurances with Profits . . .	5,302	1,706,147	52,851		965,559	620,746	507,364	459,357	
III.—WITHOUT PROFITS.									
For whole term of Life :									
Uniform Premiums	265	173,261	5,490		111,292	52,756	47,480	63,812	
Limited number of Premiums	28	12,119	143		7,825	997	692	7,133	
Increasing Premiums	2	4,000	232		2,230	2,352	2,117	163	
Endowment Assurances	83	43,188	1,529		31,214	14,652	13,187	18,027	
Endowments	49	9,496	400	Premiums accumulated cent. Compound	at 3½ per Interest	} 4,656			
Joint Life Assurances	3	600	24	425	216			194	
Survivorship Assurances	22	18,975	209	2,209	1,219			1,097	
Temporary Assurances	41	23,750	448	—	—			—	
Issue Assurances	3	4,000	—	—	—	—	189		
Extra Premiums Payable	—	—	401	—	—	—	401		
TOTAL Assurances without Profits . .	496	289,389	8,876	155,245	72,192	64,767	96,218		
TOTAL Assurances	5,798	1,995,536	61,727	1,120,804	692,938	572,131	556,075		
Deduct Re-assurances	—	123,661	*8,726	75,146	33,527	32,367	*42,961		
Net Amount of Assurances	5,789	1,871,875	53,001	1,045,658	654,411	539,764	513,114		

Net Premiums not used.

* Includes 82½ extra Annual Premium.

VALUATION BALANCE SHEET of the Scottish Imperial Insurance Company, as at 31st December, 1900.

Net Liability under Assurance Transactions (as per Summary Statement provided in Schedule 5)	£. 513,114	Life Assurance Fund (as per Balance Sheet under Schedule 2)	£. 546,027
Available Surplus	34,375†	Shareholders' Proportion of Surplus	1,462
	547,489		547,489

† Of which 16,045½ is added to Reserve.

SCOTTISH IMPERIAL INSURANCE COMPANY—*continued.*

VIII.

Immediate Profit Policies class share in the Profits at the first division after they are effected, and Bonuses are allotted in proportion to the number of annual premiums paid during the quinquennium, but under the reservation that Bonuses will not vest until the Policies have been in force five years, or, in the case of reduced premium Policies, until they have been in force seven years.

Ultimate Profit Policies rank for profits on survivance of the Expectation of Life, or, in the case of Endowment Assurances, on the attainment of the selected age.

IX.

The total amount of profit shown as the result of the Valuation is :—

	£.
(1) Surplus as per Valuation Balance Sheet (includes 5,000 <i>l.</i> , the unappropriated balance at last investigation) - - - - -	34,375
Interim Bonus - - - - -	1,290
Allowance to Shareholders - - - - -	5,000
* Total Surplus - - -	£. 40,665

(2) The amount of profit divided among the Policyholders (exclusive of the Interim Bonus) was 16,868*l.*, and the number and amount of the Policies which participated were 4,176 and 1,272,084*l.* respectively,—3,695 for 1,173,806*l.* General Section, 481 for 98,278*l.* Abstainers' Section.

(3) The Reversionary Bonuses allotted to Whole Term and Endowment Assurance Policies, which were five years or more in force, were 2*l.* 10*s.* per 100*l.* Assured in the General Section and 5*l.* in the Abstainers' Section. Policies in force for less than five years received proportionate Bonuses.

Vested Bonuses may be surrendered for Cash or applied in reduction of Premiums.

The following are Examples of the Values allowed by the Company for the Surrender of Bonuses on Whole Life Policies.

Value of 10*l.* of Reversionary Bonus.

Age last Birthday.	Cash Value.	Reduction of Premium.		Age last Birthday.
		For Four Years.	For Life.	
	£. s. d.	£. s. d.	£. s. d.	
25	2 3 3	- 11 7	- 2 3	25
35	2 14 2	- 14 6	- 3 1	35
45	3 8 3	- 18 4	- 4 6	45
55	4 5 10	1 3 5	- 7 1	55

* Total Surplus - - - - -	£. 40,665
Interim Bonus paid - - - - -	£. 1,290
Shareholders' Allowance - - - - -	5,000
Added to Valuation Reserve - - - - -	16,045
	<u>22,335</u>
Available Surplus - - - - -	<u>£. 18,330</u>

SCOTTISH IMPERIAL INSURANCE COMPANY—*continued.**(Sixth Schedule).*

Statement of the LIFE ASSURANCE BUSINESS of the Scottish Imperial Insurance Company
on the 31st day of December 1900.

I.

Age next Birthday.	TABLE I. OF PROSPECTUS.			TABLE II. OF PROSPECTUS.		
	WITH IMMEDIATE PROFITS.			MINIMUM PREMIUM SCALE—WITH ULTIMATE PROFITS.		
	TABLE showing the Annual, Half-Yearly, and Quarterly Premiums payable during the Whole of Life required to Assure 100 <i>l.</i> , to be paid at Death.			TABLE showing the Annual, Half-Yearly, and Quarterly Premiums payable during the Whole of Life for an Assurance of 100 <i>l.</i> , to be paid at Death.		
	Annual Premium.	Half-Yearly Premium.	Quarterly Premium.	Annual Premium.	Half-Yearly Premium.	Quarterly Premium.
	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.
15	1 10 9	- 16 -	- 8 4	1 10 1	- 15 6	- 8 -
16	1 11 9	- 16 6	- 8 7	1 11 -	- 16 -	- 8 3
17	1 12 10	- 17 -	- 8 10	1 12 -	- 16 6	- 8 5
18	1 13 10	- 17 6	- 9 -	1 12 11	- 16 11	- 8 8
19	1 14 10	- 17 11	- 9 3	1 13 10	- 17 4	- 8 10
20	1 15 8	- 18 5	- 9 5	1 14 8	- 17 7	- 9 -
21	1 16 7	- 18 10	- 9 8	1 15 2	- 17 11	- 9 2
22	1 17 6	- 19 3	- 9 11	1 15 9	- 18 2	- 9 3
23	1 18 5	- 19 9	- 10 2	1 16 4	- 18 6	- 9 5
24	1 19 5	1 - 4	- 10 5	1 16 11	- 18 9	- 9 7
25	2 - 6	1 - 10	- 10 9	1 17 6	- 19 1	- 9 9
26	2 1 7	1 1 5	- 11 -	1 18 2	- 19 6	- 10 -
27	2 2 10	1 2 -	- 11 4	1 18 11	- 19 11	- 10 2
28	2 4 -	1 2 8	- 11 8	1 19 9	1 - 4	- 10 5
29	2 5 4	1 3 4	- 12 -	2 - 7	1 - 9	- 10 8
30	2 6 7	1 4 -	- 12 4	2 1 6	1 1 3	- 10 11
31	2 8 -	1 4 8	- 12 9	2 2 6	1 1 10	- 11 3
32	2 9 5	1 5 5	- 13 1	2 3 8	1 2 5	- 11 6
33	2 10 10	1 6 3	- 13 6	2 4 10	1 3 1	- 11 10
34	2 12 5	1 7 -	- 13 11	2 6 1	1 3 9	- 12 2
35	2 14 1	1 7 11	- 14 5	2 7 5	1 4 5	- 12 7
36	2 15 9	1 8 9	- 14 10	2 8 9	1 5 1	- 12 11
37	2 17 7	1 9 9	- 15 4	2 10 2	1 5 10	- 13 4
38	2 19 5	1 10 8	- 15 10	2 11 7	1 6 7	- 13 9
39	3 1 4	1 11 9	- 16 5	2 13 2	1 7 6	- 14 3
40	3 3 5	1 12 10	- 17 -	2 14 11	1 8 5	- 14 9
41	3 5 7	1 13 11	- 17 7	2 16 10	1 9 5	- 15 3
42	3 7 11	1 15 2	- 18 3	2 18 10	1 10 6	- 15 9
43	3 10 4	1 16 6	- 18 11	3 - 11	1 11 7	- 16 5
44	3 12 11	1 17 11	- 19 8	3 3 1	1 12 11	- 17 3
45	3 15 8	1 19 3	1 - 5	3 5 9	1 14 7	- 18 1
46	3 18 7	2 - 10	1 1 2	3 9 1	1 16 3	- 19 -
47	4 1 7	2 2 5	1 2 -	3 12 6	1 18 -	- 19 10
48	4 4 9	2 4 -	1 2 11	3 16 -	1 19 9	1 - 9
49	4 8 1	2 5 10	1 3 10	3 19 6	2 1 6	1 1 7
50	4 11 7	2 7 8	1 4 10	4 3 -	2 3 3	1 2 7
51	4 15 4	2 9 8	1 5 11	4 6 6	2 5 2	1 3 7
52	4 19 4	2 11 9	1 7 -	4 10 3	2 7 2	1 4 8
53	5 3 6	2 14 -	1 8 2	4 14 3	2 9 3	1 5 9
54	5 8 -	2 16 5	1 9 6	4 18 6	2 11 6	1 6 11
55	5 12 10	2 18 11	1 10 10	5 3 -	2 13 11	1 8 3
56	5 17 10	3 1 7	1 12 3	5 7 10	2 16 6	1 9 8
57	6 3 3	3 4 6	1 13 9	5 13 -	2 19 3	1 11 1
58	6 8 11	3 7 6	1 15 5	5 18 6	3 2 3	1 12 8
59	6 15 1	3 10 9	1 17 1	6 4 5	3 5 4	1 14 4
60	7 1 6	3 14 2	1 18 11	6 10 8	3 8 8	1 16 1
61	7 8 5	3 17 10	2 - 10	6 17 4	3 12 3	1 18 -
62	7 15 8	4 1 8	2 2 10	7 4 5	3 16 -	2 - -

SCOTTISH IMPERIAL INSURANCE COMPANY—*continued.*

II. AND III.

The total Amount Assured on lives for the Whole Term of Life on 31st December, 1900.
The total Amount of Premiums receivable Annually.

Age.	IMMEDIATE PROFITS.				ULTIMATE PROFITS.				WITHOUT PROFITS.			
	Sum Assured.	Bonus.	PREMIUMS.		Sum Assured.	PREMIUMS.		Sum Assured.	PREMIUMS.		Sum Assured.	Sum Assured.
			Ordinary.	Extra.		Ordinary.	Extra.		Ordinary.	Extra.		
	£.	£.	£.	£.	£.	£.	£.	£.	£.	£.	£.	£.
16	250	—	4	—	—	—	—	—	—	—	—	—
17	—	—	—	—	100	2	—	—	—	—	—	—
18	1,700	11	27	—	100	2	—	—	—	—	—	—
19	200	—	4	—	200	3	—	—	—	—	—	—
20	200	—	4	—	—	—	—	200	3	—	—	—
21	1,200	—	22	—	400	7	—	—	—	—	—	—
22	1,000	3	18	—	400	7	—	—	—	—	—	—
23	2,900	12	53	—	600	11	—	—	—	—	—	—
24	2,650	9	51	—	100	2	—	—	—	—	—	—
25	1,950	11	38	—	700	13	—	2,000	38	—	—	—
26	2,350	27	46	—	1,700	33	3	—	—	—	—	—
27	6,300	42	128	4	2,150	38	1	—	—	—	—	—
28	2,950	15	61	1	2,650	51	3	1,000	8	—	—	—
29	4,050	17	87	3	5,250	103	3	—	—	—	—	—
30	7,350	229	159	4	3,000	60	—	1,100	9	—	—	—
31	17,300	373	350	6	11,900	234	3	200	3	—	—	1
32	13,300	264	284	3	2,800	60	—	—	—	—	—	—
33	9,000	133	201	4	5,950	122	15	1,500	11	—	—	—
34	9,603	284	208	16	15,950	350	44	2,000	42	—	—	—
35	10,950	248	259	210	2,200	48	1	2,000	36	—	—	9
36	13,500	533	297	23	11,650	261	20	400	7	—	—	—
37	18,420	797	405	12	5,600	131	3	900	11	—	—	—
38	16,050	433	389	23	5,050	118	—	—	—	—	—	—
39	19,400	780	459	5	12,100	297	4	2,000	30	—	—	—
40	18,485	925	423	5	6,400	161	2	—	—	—	—	—
41	16,400	696	402	20	5,100	130	3	3,293	68	—	—	9
42	23,195	1,353	549	1	5,300	135	—	4,100	89	—	—	13
43	22,333	1,023	564	30	4,300	120	—	900	18	—	—	—
44	20,150	1,029	500	30	9,650	272	1	1,200	27	—	—	—
45	32,165	1,785	831	12	9,800	263	—	2,050	48	—	—	8
46	29,870	2,624	737	14	5,400	154	8	2,400	57	—	—	—
47	30,600	2,657	783	54	4,650	144	1	5,300	109	—	—	—
48	32,423	2,813	868	24	9,100	276	—	2,600	55	—	—	—
49	26,670	1,918	760	7	4,700	159	—	3,800	111	—	—	7
50	31,650	2,575	882	104	2,175	71	—	2,550	73	—	—	—
51	24,676	2,302	711	19	7,100	272	—	9,367	222	—	—	14
52	29,300	2,853	833	38	4,800	168	—	8,050	200	—	—	14
53	26,302	2,870	738	8	1,950	92	1	4,800	125	—	—	—
54	28,650	3,764	775	45	1,900	84	—	5,933	133	—	—	38
55	32,703	3,354	1,017	45	3,350	135	—	4,800	120	—	—	—
56	28,450	3,254	884	12	325	18	—	3,100	92	—	—	—
57	21,250	2,663	663	21	2,003	93	—	6,250	173	—	—	1
58	17,800	2,029	584	—	600	31	—	4,600	138	—	—	8
59	16,900	1,856	621	26	2,650	138	—	5,800	153	—	—	—
60	12,450	1,458	432	1	1,850	112	—	8,525	240	—	—	—
61	22,300	2,944	754	35	5,950	323	—	1,200	34	—	—	—
62	16,450	1,941	604	19	3,522	213	—	3,600	97	—	—	—
63	9,441	1,282	334	3	450	29	—	2,425	120	—	—	—
64	9,250	1,204	347	2	300	18	—	3,400	195	—	—	147
65	11,140	1,128	506	20	—	—	—	1,700	65	—	—	—
66	6,950	979	258	5	—	—	—	3,600	137	—	—	—
67	14,500	1,744	647	6	300	20	—	2,750	132	—	—	—
68	4,600	600	193	—	500	44	—	1,000	40	—	—	—
69	6,150	1,169	235	—	1,050	76	—	1,817	86	—	—	5
70	1,900	310	90	—	100	10	—	539	17	—	—	1
71	6,200	996	274	25	—	—	—	362	22	—	—	—
72	2,500	477	105	2	—	—	—	1,800	78	—	—	17
73	3,000	236	222	—	250	23	—	34,500	1,452	—	—	—
74	350	44	21	—	—	—	—	—	—	—	—	—
75	4,300	762	209	—	—	—	—	5,500	277	—	—	10
76	600	133	23	—	300	38	—	4,100	180	—	—	—
77	2,450	471	126	—	—	—	—	600	37	—	—	5
78	2,650	504	137	—	—	—	—	—	—	—	—	—
79	1,950	363	92	—	—	—	—	—	—	—	—	—
80	3,000	680	156	—	—	—	—	—	—	—	—	—
81	—	—	—	—	100	19	—	1,200	52	—	—	—
82	—	—	—	—	—	—	—	200	10	—	—	—
83	—	—	—	—	—	—	—	250	10	—	—	2
86	100	22	7	—	—	—	—	—	—	—	—	—
T.	814,776	68,011	23,451	947	196,475	5,796	116	173,261	5,490	309		

SCOTTISH IMPERIAL INSURANCE COMPANY—continued.

II. and III.—continued.

RE-ASSURANCES.

IMMEDIATE PROFITS.					ULTIMATE PROFITS.			WITHOUT PROFITS.		
Age.	Sum Assured.	Bonus.	PREMIUMS.		Sum Assured.	PREMIUMS.		Sum Assured.	PREMIUMS.	
			Ordinary.	Extra.		Ordinary.	Extra.		Ordinary.	Extra.
	£.	£.	£.	£.	£.	£.	£.	£.	£.	£.
29	—	—	—	—	500	10	—	—	—	—
31	8,000	347	163	—	{ 6,000 Bonus 272 }	120	—	—	—	—
34	—	—	—	—	5,800	132	—	—	—	—
35	1,000	11	26	—	—	—	—	—	—	—
36	—	—	—	—	2,000	43	10	—	—	—
42	1,500	33	29	—	—	—	—	500	9	2
43	1,000	—	34	—	—	—	—	—	—	—
45	—	—	—	—	{ 3,000 Bonus 238 }	87	—	—	—	—
46	1,500	—	29	—	—	—	—	—	—	—
47	—	—	—	—	350	11	—	—	—	—
48	—	—	—	—	1,000	25	—	—	—	—
50	4,250	—	132	30	—	—	—	—	—	—
51	—	—	—	—	—	—	—	1,500	34	—
52	1,000	358	25	—	—	—	—	—	—	—
53	1,000	388	21	—	—	—	—	—	—	—
54	2,500	355	61	—	—	—	—	1,333	30	12
55	2,000	—	50	10	1,000	35	—	—	—	—
56	3,000	328	117	—	—	—	—	—	—	—
58	300	—	13	—	—	—	—	—	—	—
59	—	—	—	—	—	—	—	1,100	27	—
60	—	—	—	—	—	—	—	875	24	—
61	500	130	14	—	3,200	167	—	—	—	—
62	—	—	—	—	1,800	110	—	—	—	—
66	500	—	16	—	—	—	—	—	—	—
67	4,500	723	226	—	—	—	—	—	—	—
71	1,000	—	47	10	—	—	—	—	—	—
73	—	—	—	—	—	—	—	27,000	1,177	—
75	500	—	22	—	—	—	—	—	—	—
76	—	—	—	—	—	—	—	500	23	—
£.	34,050	2,673	1,025	50	25,160	740	10	32,808	1,324	14

IV., V. and VI.—continued.
WITHOUT PROFITS.

ASSURANCES.					CORRESPONDING RE-ASSURANCES.					
Description of Transactions.	Sum Assured.	Bonus.	PREMIUMS.		Total Amount of Premiums Received.	Sum Assured.	Bonus.	PREMIUMS.		Total Amount of Premiums Paid.
			Ordinary.	Extra.				Ordinary.	Extra.	
	£.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£.	£. s. d.	£. s. d.	£. s. d.	£. s. d.
Limited number of Premiums (including Paid-up Policies)	12,119	—	143 — —	28 11 8	8,067 7 2	585	—	9 9 —	3 15 —	258 — —
Increasing Premiums	4,000	—	231 18 —	—	424 — —	—	—	—	—	—
Endowment Assurances	43,188	—	1,529 6 1	61 12 6	19,106 3 10	7,200	—	151 13 9	4 7 6	5,013 9 2
Joint Life Assurances	600	—	24 6 —	—	422 10 5	—	—	—	—	—
Endowments	9,496	—	399 14 4	—	3,618 7 8	—	—	—	—	—
Temporary Assurances	28,750	—	447 18 10	—	1,432 11 —	—	—	—	—	—
Survivorship Assurances	13,975	—	208 13 11	2 5 —	1,699 — 1	—	—	—	—	—
Issue Assurances	4,000	—	—	—	189 — —	—	—	—	—	—
£.	116,128	—	2,984 17 2	92 9 2	34,959 — 2	7,785	—	161 2 9	8 2 6	5,271 9 2

SCOTTISH IMPERIAL INSURANCE COMPANY—*continued.*

VII. and VIII.

There are no Annuities.

IX.

The average Rates of Interest at which the Company's Funds were invested during the quinquennium :—

	£.	s.	d.	
1896 - - -	3	18	9	per cent.
1897 - - -	3	18	3	"
1898 - - -	3	18	11	"
1899 - - -	3	18	2	"
1900 - - -	3	17	4	"

After deduction of Income Tax.

X.

The Company has no Table of Minimum Surrender Values. Surrender Values are allowed for Ordinary Policies after three years' Premiums have been paid. Every Policy is valued in the ordinary way, and the resulting value, after deducting a moderate proportion for expenses and the option of withdrawal, is paid for surrender. The cash value of the vested Bonus, if any, is added.

Specimens of the Surrender Values of Policies for 1,000*l.*
(Exclusive of the value of Bonus Additions).

WHOLE TERM POLICY.

Age at Entry.	DURATION.			
	5 Years.	10 Years.	20 Years.	30 Years.
	£.	£.	£.	£.
20	23	51	119	207
30	34	73	168	282
40	50	107	234	365
50	73	151	307	439

ENDOWMENT ASSURANCE AT 60 OR DEATH.

Age at Entry.	DURATION.			
	5 Years.	10 Years.	20 Years.	30 Years.
	£.	£.	£.	£.
20	37	83	203	382
30	62	137	341	—
40	115	256	—	—
50	288	—	—	—

For the surrender of pure Endowments (with return of Premiums in case of death) 80 per cent. of the premiums paid is allowed.

(Note.)

Rated up lives are treated, for purposes of valuation, but not for surrender, as if the age assumed in fixing the premium were the actual age at entry.

Jas. Finlayson, Chairman.
Thos. Russell, } Directors.
D. M. Hannay, }
Jas. Stirling, Manager and Actuary.

PIONEER LIFE ASSURANCE COMPANY (LIMITED).

(Third and Fourth Schedules.)

REVENUE ACCOUNTS

Of the Pioneer Life Assurance Company (Limited), for the Year ending 31st March 1901.

I.—LIFE ASSURANCE ACCOUNT (Ordinary and Industrial).

	£.	s.	d.		£.	s.	d.
Amount of Life Assurance Fund at the beginning of the Year - - -	4,896	6	-	Claims under Life Policies - - -	11,720	14	9
Premiums - - - - -	22,307	13	11	Surrenders - - - - -	768	5	3
Interest - - - - -	1,278	5	9	Commissions - - - - -	4,758	1	9
Transfer Fees, fines, and sundry receipts -	14	2	8				
				Expenses of Management - 16,360			
				Less Amount transferred to Establishment Expenses - 14,617	8	5	
				Amount written off Furniture Account -	1,742	11	7
				Amount written off Preliminary Expenses	64	-	-
				Amount of Life Assurance Fund at the end of the Year, as per Fourth Schedule	268	3	3
£.	28,496	8	4		9,174	11	9
				£.	28,496	8	4

II.—ACCIDENT ACCOUNT.

	£.	s.	d.		£.	s.	d.
Amount of Accident Assurance Fund at the beginning of the Year - - -	927	18	2	Claims under Accident Policies - - -	159	3	-
Premiums -	401	8	-	Commissions - - - - -	30	12	8
				Expenses of Management - - - - -	120	8	10
				Amount of Accident Assurance Fund at end of the Year, as per Fourth Schedule	1,019	1	8
£.	1,329	6	2	£.	1,329	6	2

BALANCE SHEET

Of the Pioneer Life Assurance Company (Limited), on the 31st March 1901.

LIABILITIES.	£.	s.	d.	ASSETS.	£.	s.	d.
Shareholders' Capital - 55,940	4	-		Mortgages on Property within the United Kingdom - - -	6,615	-	-
Less Amount unpaid - - 2,222	3	6		Reversion purchased - - -	831	16	11
			53,718	6			
Life Assurance Fund - - - - -			9,174	11	9		
Accident Assurance Fund - - - - -			1,019	1	8		
Agent's Guarantee Deposit - - - - -			50	7	6		
Secured Creditor - - - - -			7,568	13	8		
Sundry Creditors - - - - -			749	9	8		
£.	72,280	4	9				
				INVESTMENTS, AT COST.			
				East India Railway Company's Annuity, Class B - 16,384	17	9	
				Bank of Ireland Stock - 6,566	15	7	
				Debentures and Debenture Stocks - - -	2,146	5	6
				Railway and other Stocks and Shares - - -	8,216	16	6
					33,314	15	4
				Agents' Balances - - - - -	93	1	6
				Outstanding Premiums - - - - -	1,077	10	10
				Interest accrued - - - - -	353	13	7
				Furniture Account - - - - -	363	17	11
				Cash in hand - - - - -	155	1	11
				Preliminary Expenses - 536	6	9	
				Establishment Expenses, as per last Balance Sheet 14,321	11	7	
				Add Amount transferred from Expenses of Management 14,617	8	5	
					28,939	-	-
					29,475	6	9
				£.	72,280	4	9

G. B. Smith-Brodrick, Chairman.

J. D. Murray, } Directors.

John Wilson, }

J. Redman Ormerod, Manager.

A. A. Snodgrass, Assistant Secretary.

In accordance with the provisions of the Companies Act, 1900, we certify that all our requirements as Auditors have been complied with.

Chalmers, Wade & Co.,

Chartered Accountants, Auditors.

We have audited the above Balance Sheet, and, subject to the remarks in the Directors' Report as to the Life Assurance Fund and the value of the investments, the Balance Sheet is, in our opinion, properly drawn up so as to exhibit a true and correct view of the state of the Company's affairs as shown by the books.

We have examined the deeds held by the Company, and have verified the securities deposited with the Secured Creditor and the High Court of Chancery.

9 October 1901.

Chalmers, Wade & Co.,

Chartered Accountants, Auditors.

NEW ERA ASSURANCE CORPORATION (LIMITED).

REVENUE ACCOUNT

Of the New Era Assurance Corporation (Limited), for Year ending 31st December 1900.

	£.	s.	d.		£.	s.	d.
Amount of Funds at the beginning of the year	42,990	16	2	Claims Paid and admitted	3,495	17	5
Shareholders' Capital, amount received during the year	3,940	15	-	Commissions	1,458	16	5
Cash received on Shares surrendered	2	12	6	Management Expenses, being a portion of Head Office Salaries, Travelling Expenses, Rent, Stationery, &c.	3,700	17	10
Premiums	8,227	4	2	Surrender and like Voluntary Payments	163	1	4
Interest and Dividends	570	1	3	Amount of Funds at end of year, carried to Second Schedule	46,935	12	9
Fidelity Guarantee Fund	22	14	2				
Transfer Fee	-	2	6				
£.	55,754	5	9	£.	55,754	5	9

BALANCE SHEET

Of the New Era Assurance Corporation, (Limited) as at 31st December 1900.

LIABILITIES.			£.	s.	d.	ASSETS.			£.	s.	d.
Shareholders' Capital in Shares of 17. each (nominal)			£.	s.	d.	Mortgages on House Property within the United Kingdom			509	8	-
Subscribed and Issued—			£.	s.	d.	INVESTMENTS AT COST:			£.		
43,201 Shares on which 17. per Share has been called up	-	43,201	-	-	-	British Government Securities	5,000				
Less unpaid	-	787	10	-	-	Indian and Colonial Government Securities	5,000				
						Railway Preference Shares	5,000				
						Bank of England Stock	5,000				
									20,000	-	-
16,962 Shares on which 8s. per Share has been called up	-	6,784	16	-	-	<i>Note.—The above Securities are lodged in the Court of Chancery in compliance with the Life Assurance Companies Act, 1870.</i>					
Less unpaid	-	567	5	-	-	Office Furniture at Head Office and Branches			611	19	8
						Agents' Balances and Outstanding Premiums			898	19	-
						Outstanding Interest			158	13	9
Add Calls prepaid	-	165	10	-	-	Expenses in connection with the formation and registration of the Company and further Issue of Capital			4,261	6	9
						Establishment and Extension Expenses—including Superintendents' and Agents' Salaries, Rent, Rates, Travelling Expenses, Directors' Fees, Advertisements, Printing and Stationery, &c.			25,887	14	8
60,163						Policy Stamps on hand			33	11	11
						Cash in Bank on Current Account			£.	s.	d.
Cash received on 21 Shares forfeited	-	2	12	6	-	Cash in hand			2,267	6	9
									213	10	7
Less at debit of Schedule 1	-	1,863	10	9	-				2,480	17	4
									£.		
Total Funds per First Schedule	-	46,935	12	9	-				54,842	11	1
Claims admitted but not paid	-	125	-	-	-						
Balance of Loan from Bank on Security of the uncalled Capital (since reduced to 5,621 <i>l.</i> 9 <i>s.</i>)	-	6,550	-	-	-						
Sundry Credit Balances	-	1,231	18	4	-						
£.		54,842	11	1							

H. Seton-Karr, Chairman.
 Geo. F. Fulcher, } Directors.
 F. Handel-Booth, }
 W. Mason Lancaster, Managing Director.
 S. J. D. Best, Secretary.

In accordance with the provisions of the Companies Act, 1900, we certify that all our requirements as Auditors have been complied with, and we report that we have examined the Cash transactions of the Corporation for the year ending 31st December 1900, and have found the same in order and properly vouched. We have satisfied ourselves that the Securities for Investments which represent the Deposit of 20,000*l.* with the Court of Chancery, as required by the Life Assurance Act of 1870, were in the custody of the Court at 31st December 1900. We have further compared the Balance at Bank at the date named with the Bank Certificate, and have verified the accuracy of the sum representing Advances on the Security of House Property within the United Kingdom. There is a sum of 3,000*l.* due to the Directors for Fees in respect of the year under audit. This liability is not included in the above Balance Sheet, and the Directors inform us that they do not propose at present to draw any sum on account of these Fees. The above Balance Sheet will, therefore, be subject to adjustment in the event of any payment on account of the fees referred to. The sum of 25,887*l.* 14*s.* 8*d.* appearing in the Balance Sheet under the heading "Establishment and Extension Expenses" represents a part of the Company's expenditure (as detailed) from 2nd November 1897—the date of Incorporation—to 31st December 1900, the balance of such expenditure having been allocated and charged by the Directors to the Revenue Accounts for the years 1898, 1899 and 1900 respectively.

Subject to the foregoing, the above Balance Sheet is, in our opinion, properly drawn up, so as to exhibit a true and correct view of the state of the Company's affairs at 31st December 1900, as shewn by the books of the Company.

College Hill Chambers, London, E.C.
 16th July 1901.

Curnaby Harrower, Barham & Co.
 Chartered Accountants, Auditors.

BRITISH LEGAL LIFE ASSURANCE COMPANY (LIMITED).

(First and Second Schedules.)

REVENUE ACCOUNT

Of the British Legal Life Assurance Company (Limited), for the year ending 30th June 1901.

	£.	s.	d.		£.	s.	d.
Amount of Funds at the beginning of the Year	182,262	12	3½	Claims under Policies (no Re-Assurances):			
					£.	s.	d.
Premiums (no Re-Assurances)	128,021	13	10½	Life Department	43,497	15	8
Interest	6,066	2	10½	Endowment Department	18,286	17	7½
Assignment Notice Fees	8	-	-				
				Commission			
				Expenses of Management:			
					£.	s.	d.
				Salaries	6,884	2	½
				Miscellaneous, including Medical Fees, Printing, Travelling Expenses, Auditors' Fees, Directors' Remuneration, Postages, Rents, and Taxes	5,437	13	2
				Policy Stamps	1,376	3	1
				Extension Expenses: Amount paid for the introduction of New Business	21,766	5	1
				Income Tax			
				Dividends to Shareholders			
				Amount of Funds at the end of the Year, as per Second Schedule			
£.	316,358	9	½	£.	316,358	9	½

BALANCE SHEET

Of the British Legal Life Assurance Company (Limited), as at 30th June 1901.

LIABILITIES.	£.	s.	d.	ASSETS.	£.	s.	d.
Shareholders' Capital paid up, at 30th June 1901	3,288	10	-	I. Loans to Corporate Trusts:			
Assurance Fund	185,049	3	11½	Greenock Harbour	6,575	-	-
				Merlot's Trust	5,000	-	-
				Dumfries School Board	2,700	-	-
				Belfast Water Commissioners	4,000	-	-
				Clyde Navigation	2,885	16	6
				Cromhill Commissioners	2,000	-	-
				Toronto Stock	2,000	-	-
				Loanhead Commissioners	1,738	6	8
				Penarth Urban District Council	948	-	-
				Kirkintilloch Gas Commissioners	2,200	-	-
				Kirkintilloch Road Commissioners	175	-	-
				Kirkintilloch Annuity by Commissioners	951	12	10
				Oban Town Council	1,279	2	9
				Port-Glasgow Harbour	1,600	-	-
				Perth School Board	1,126	13	4
				Northampton Board of Guardians	1,062	-	-
				Haddington County Council	1,066	8	3
				Glasgow Corporation	1,030	-	-
				Lochbroom Heritors	600	-	-
				Dalkeith Commissioners	600	-	-
				Neath Corporation Stock	510	-	-
				Selkirk Burgh	446	2	1

BRITISH LEGAL LIFE ASSURANCE COMPANY (LIMITED)—*continued.*BALANCE SHEET—*continued.*

£. s. d.	£. s. d.		£. s. d.
Suspense Account - - - - -	1,549 4 11	I. Loans to Corporate Trusts— <i>continued.</i>	
		Rosakeen Parish Council - - - - -	433 6 8
		Cullen Commissioners - - - - -	445 - -
		Renfrew School Board - - - - -	360 - -
		Symington School Board - - - - -	290 16 8
		Stornoway - - - - -	228 - -
		Kiltarlity - - - - -	180 - -
		Renfrew County Council - - - - -	309 10 -
		Lochgelly School Board - - - - -	173 6 8
Total Funds as per First Schedule - - - - -	189,886 18 10½	II. Bonds on Property :	
		Black-street, Glasgow - - - - -	9,700 - -
		Gorbals Cross, Glasgow - - - - -	7,000 - -
		Dundee - - - - -	7,150 - -
		Church-street, Partick - - - - -	3,600 - -
		Globe-street, Glasgow - - - - -	3,150 - -
		St. James-road, Glasgow - - - - -	2,500 - -
		Blythswood-square, Glasgow - - - - -	6,177 7 -
		Alexandra-parade, Glasgow - - - - -	3,000 - -
		M'Kerrell-street, Paisley - - - - -	2,800 - -
		Shettleston - - - - -	6,150 - -
		Brough-street, Newcastle - - - - -	2,700 - -
		Butterbiggins-road, Glasgow - - - - -	1,800 - -
		Garscube-road, Glasgow - - - - -	2,200 - -
		Canntyne - - - - -	2,200 - -
		Francis-street, Shettleston - - - - -	2,100 - -
		Flemington-street, Springburn - - - - -	2,100 - -
		Church-buildings, Partick - - - - -	2,000 - -
		Thistle-street, Glasgow - - - - -	2,000 - -
		Albert-street, Glasgow - - - - -	1,900 - -
		St. Vincent-street, Glasgow - - - - -	1,800 - -
		Easterton, Helensburgh - - - - -	1,800 - -
		Sandyhills, Shettleston - - - - -	1,800 - -
		Campbell-street, Maryhill - - - - -	1,750 - -
		Menteith-street, Bridgeton - - - - -	1,700 - -
		Rosebery-street - - - - -	1,600 - -
		Hawkhead, Paisley - - - - -	1,500 - -
		Bannatyne-avenue, Dennistoun - - - - -	1,400 - -
		Alexandra-parade - - - - -	1,400 - -
		Menzies-road, Torry, Aberdeen - - - - -	1,400 - -
		Naracen-street - - - - -	1,400 - -
		Partickhill-road - - - - -	1,400 - -
		Balgray-road - - - - -	1,300 - -
		Dumbarton-road - - - - -	1,200 - -
		Newlands-road, Langside - - - - -	1,000 - -
		Rutherglen-road, Glasgow - - - - -	1,000 - -
		Edinburgh and Glasgow-road - - - - -	1,000 - -
		Viewfield, Carlisle - - - - -	940 - -
		Netherbank, Busby - - - - -	1,000 - -
		Aylmer-road, Langside - - - - -	950 - -
		Underwood-lane, Paisley - - - - -	900 - -
		Wellington-street, Glasgow - - - - -	800 - -
		Middlebank, Langside - - - - -	800 - -
		Woodside, Aberdeen - - - - -	800 - -
		Grantley-street, Shawlands - - - - -	800 - -
		Mid Stockel-road, Aberdeen - - - - -	800 - -
		Auchinraith-road, Blantyre - - - - -	800 - -
		Maxwell-drive - - - - -	750 - -
		Gartochar-road - - - - -	700 - -
		Rutherglen-road - - - - -	700 - -
		Newlands - - - - -	700 - -
		Leith-walk, Edinburgh - - - - -	700 - -
		Dalrymple-street, Greenock - - - - -	600 - -
		Broomhall-road - - - - -	500 - -
		Hawkhead-road - - - - -	500 - -
		Villa, Albert-road - - - - -	480 - -
		Reid-street, Bridgeton, Glasgow - - - - -	400 - -
		Strathaven - - - - -	350 - -
		Manse-street, Saltcoats - - - - -	350 - -
		Bog-road, Penicuik - - - - -	300 - -
		Rutherglen-road - - - - -	300 - -
		Cornwallis-place, Edinburgh - - - - -	200 - -
		Cliff Cottage, Jarrow - - - - -	200 - -
		III. Ground Annuals :	
		M'Neil-street and South York-	
		street, Glasgow - - - - -	3,886 5 6
		Craigton-road, Govan - - - - -	2,454 14 9
		Methven-street, Perth - - - - -	2,000 - -
		Candleriggs, Glasgow - - - - -	1,750 - -
		Queensferry-road, Edinburgh - - - - -	1,790 8 -
		Dalrymple-street, Greenock - - - - -	911 17 10
		Charles-street, St. Bollox, Glasgow - - - - -	900 - -
		Loch-street and St. Andrew-street,	
		Aberdeen - - - - -	809 4 11
		York-terrace, Shettleston - - - - -	412 19 4
		IV. Feu Duty :	
		Lawnmarket, Edinburgh - - - - -	2,000 - -
		Balance in Current Account with Royal Bank - - - - -	170,062 - 9
		Balance in Current Account with Clydesdale Bank - - - - -	1,058 9 1
		On Deposit Receipt with Royal Bank - - - - -	98 11 1
		On Deposit Receipt with Clydesdale Bank - - - - -	2,300 - -
		Office Furniture - - - - -	1,200 - -
		Premiums Outstanding - - - - -	733 5 9
		Interest Outstanding - - - - -	12,558 12 7½
		Balance of Cash in Agents' hands, and Cash Balances	803 8 1½
		in course of transit, since received - - - - -	1,063 7 5¼
£.	189,920 14 10½	£.	189,920 14 10½

Thomas Geddes, Chairman.
 Jas. S. Buckie, } Director.
 James Angus, }
 J. Steel Fisher, Manager.

In accordance with the provisions of the Companies Act, 1900, we certify that all our requirements, as Auditors, have been complied with. We have, in accordance with the Act, made a Report to the Shareholders, on the Accounts and Balance Sheet. The Report will be read to the Shareholders in General Meeting.

Alex. J. Paterson, C.A., } Auditors.
 George Oliver, C.A., }

Edinburgh, 17th October 1901.

PELICAN LIFE INSURANCE COMPANY.

(First and Second Schedules.)

REVENUE ACCOUNT

Of the Pelican Life Insurance Company, for the Year ending 31st December 1900.

	£.	s.	d.		£.	s.	d.
Amount of Funds at the beginning of the Year	1,474,356	19	5	Claims under Policies (after deduction of sums Re-assured):			
Premiums (after deduction of Re-assurances)	120,659	3	5	By Death	115,722	11	9
Interest and Dividends, less Income Tax	58,652	10	3	By Survivance	9,462	6	..
Assignment and Transfer Fees	44	10	-	Annuities	1,320	-	-
Profit on Investments realised	7,486	16	1	Surrenders	6,150	9	6
				Commission	6,011	12	2
				Expenses of Management	10,773	4	6
				Bonuses taken by Assured in Abatement of Premiums	1,452	3	6
				Bonuses taken by Assured in Cash	160	16	-
				Dividend and Bonus to Shareholders, declared May 1900	12,500	-	-
				Amount of Funds at the end of the Year, as per Second Schedule	1,497,646	15	9
£.	1,661,199	19	2	£.	1,661,199	19	2

BALANCE SHEET

Of the Pelican Life Insurance Company, on the 31st December 1900.

LIABILITIES.	£.	s.	d.	ASSETS.	£.	s.	d.
Assurance Funds	1,299,417	18	8	Mortgages on Property within the United Kingdom	134,075	-	-
Capital 1,000,000%, of which is paid up	100,000	-	-	Loans on Funds in Trust	2,500	-	-
Provisional Fund	74,228	17	1	Loans on Life Interests and Reversions	295,021	7	-
Investment Reserve Fund	24,000	-	-	Loans on the Company's Policies	34,670	6	3
Total Funds	1,497,646	15	9	Investments:			
Claims admitted (or intimated) but not paid	19,987	-	-	Indian and Colonial Government Securities	99,623	10	3
Sundry Sums owing	1,817	6	5	Colonial Municipal Securities	10,502	10	-
				Foreign Government Securities	58,660	5	6
				British Municipal Securities	442	10	-
				Foreign Municipal Securities	8,181	15	7
				Railway and other Debentures and Debenture Stocks	438,313	3	1
				Railway and other Shares (Preference and Ordinary)	258,216	3	11
				House Property (Freehold)	36,370	11	10
				Reversions	68,701	7	3
				Loans upon Personal Security	6,470	19	3
				Agents' Balances	9,768	15	4
				Outstanding Premiums	7,594	15	4
				Outstanding Interest	833	19	8
				Interest accrued but not due	6,263	12	1
				Cash:			
				On deposit	37,000	-	-
				„ Current account	7,240	9	10
£.	1,519,451	2	2	£.	44,240	9	10
				£.	1,519,451	2	2

Avebury, Chairman.
H. G. H. Norman,
Seymour P. Bouverie, } Directors.
James Sorley, Actuary and General Manager.

We certify that all our requirements as Auditors have been complied with, and we report that we have compared this Revenue Account and Balance Sheet with the Books and Vouchers, and that in our opinion the Balance Sheet is a full and fair Balance Sheet properly drawn up so as to exhibit a true and correct view of the state of the Company's affairs as shown by the books of the Company. The Investments and Cash Balances have been verified by the production of Deeds and Certificates.

Turquand, Youngs & Co., Auditors.

PELICAN LIFE INSURANCE COMPANY—*continued*.

(Fifth Schedule.)

Statement respecting the VALUATION OF THE LIABILITIES under Life Policies and Annuities of the Pelican Life Insurance Company, made by the Actuary.

I.

The date up to which the valuation is made is 31st December 1900.

II.

The principles upon which the Valuation and Distribution of Profits among the Policy-holders are made are determined by the Directors, in accordance with the Laws and Regulations of the Company, adopted pursuant to the "Pelican Life Insurance Company's Act, 1891," and, in accordance with the said Laws and Regulations, the holders of Participating Policies ranking on the Participating Fund and on the Survivors' Bonus Fund respectively, are entitled to receive nine-tenths of the divisible Profits arising from the respective Funds.

The Liabilities of the Company were valued on a strict Pure (or net) Premium basis, by taking the difference between the present value of the Sums Assured, including Bonus Additions, and the present value of the future Premiums receivable, under deduction of the "Loading"; the Participating, the Survivors' Bonus, and the Non-Participating, Branches being separately valued. Thereafter additions were made to the reserves to provide for claims being payable immediately after proof, instead of at the end of the year in which death occurs; for loading on limited payments policies after the premiums have ceased; and for the unequal distribution of premium income over the year. The methods of distribution of profits among the policy-holders are stated under Section IX. (3).

III.

The Tables of Mortality used in the Valuation were—for Assurances, the Institute of Actuaries Healthy Males Table; and for Annuities, the Government Annuitants' Table (1883).

IV.

The rate of Interest assumed in the calculations was Three per cent.

V.

Provision for future expenses and profits has been made by reserving the whole of the "Loading" or difference between the Premiums actually payable and the Pure (or net) Premiums; by the additional reserves as mentioned in Section II.; and by the assumption of a lower rate of interest than that being earned by the Funds.

PELICAN LIFE INSURANCE COMPANY—continued.

VI.

CONSOLIDATED REVENUE ACCOUNT of the Pelican Life Insurance Company for Five Years, commencing 1st January 1896, and ending 31st December 1900.

	Participating Branch.	Survivors' Bonus Branch.	Non-Participating and General.	TOTAL.		Participating Branch.	Survivors' Bonus Branch.	Non-Participating and General.	TOTAL.
Amount of Funds on 1st January 1896, the beginning of the period	£. s. d. 771,622 16 5	£. s. d. 71,499 5 3	£. s. d. 511,921 8 7*	£. s. d. 1,355,043 10 3	Claims under Policies (after deduction of sums re-assured):	£. s. d. 368,786 4 4	£. s. d. 6,700 — —	£. s. d. 150,819 2 5	£. s. d. 526,305 6 9
Premiums (after deduction of re-assurance premiums)	350,761 11 10	55,773 12 9	184,809 14 9	591,344 19 4	By Death	—	10,764 19 —	9,225 — —	19,989 19 —
Consideration for Annuities	—	—	2,837 10 —	2,837 10 —	By Survivance	368,786 4 4	17,464 19 —	160,044 2 5	546,295 5 9
Interest and Dividends	157,805 12 9	19,283 8 11	105,834 6 —	282,923 7 8	Surrenders	13,455 15 11	1,891 1 4	10,175 8 10	25,522 6 1
Profit on Investments realised	4,172 7 7	586 12 6	2,727 16 —	7,486 16 1	Annuities	—	—	6,911 1 9	6,911 1 9
Fines and Fees	145 7 8	23 4 7	77 13 3	246 5 6	Commissions	18,724 12 4	2,995 3 7	10,016 11 4	31,736 7 3
Proprietors' Profit as at 31st December 1895, from Participating Fund	—	—	10,920 2 9	10,920 2 9	Expenses of Management	28,050 — 6	4,957 6 6	19,537 3 8	52,544 10 8
Proprietors' Profit as at 31st December 1895, from Survivors' Bonus Fund	—	—	972 5 9	972 5 9	Dividends and Bonus to Shareholders	—	—	62,500 — —	62,500 — —
	—	—	—	—	Bonuses taken by Assured in abatement of premiums	8,086 7 5	—	—	8,086 7 5
	—	—	—	—	Bonuses taken by Assured in Cash	8,689 14 2	—	—	8,689 14 2
	—	—	—	—	Proprietors' share of Profits (as per contra)	10,920 2 9	972 5 9	—	11,892 8 6
	—	—	—	—	Amount of Funds at 31st December 1900, the end of the period, as per Second Schedule	827,844 18 10	118,885 7 10	550,916 9 1*	1,497,646 15 9
£.	1,284,507 16 3	147,166 4 —	820,100 17 1	2,251,774 17 4	£.	1,284,507 16 3	147,166 4 —	820,100 17 1	2,251,774 17 4

* This includes the Investment Reserve Fund of 24,000*l.*, which is applicable rateably among all the Funds of the Company.

PELICAN LIFE INSURANCE COMPANY—continued.

VII.

**SUMMARY AND VALUATION of the Policies of the Pelican Life Insurance Company,
as at 31st December 1900.**

DESCRIPTION OF TRANSACTIONS.	PARTICULARS OF THE POLICIES FOR VALUATION.					VALUATION.			
	Number of Policies.	Sums Assured and Bonuses.	Office Yearly Premiums.	Net Yearly Premiums.	Value by Institute of Actuaries' Healthy Males Table of Mortality. Interest at 3 per Cent.				
					Sums Assured and Bonuses.	Office Yearly Premiums.	Net Yearly Premiums.	Liability.	
I.—PARTICIPATING BRANCH.									
Whole Life Assurances—		£. s. d.	£. s. d.	£.	£.	£.	£.	£.	
Uniform Premiums	2,588	2,066,136 8 4	55,546 18 2	43,620 6	1,219,744	781,869	575,739	644,006	
Increasing "	20	27,750 - -	613 1 3	874 2	14,116	16,754	13,662	454	
Limited "	98	96,404 10 -	3,497 15 8	2,870 4	41,430	81,422	25,582	15,848	
Paid-up Policies	65	54,968 2 -	- - -	- - -	33,211	- - -	- - -	33,211	
Endowment Assurances	806	322,528 3 6	14,823 15 1	12,106 4	196,333	174,879	140,879	55,454	
Joint Life	10	10,247 17 -	567 8 2	441 0	6,847	5,931	4,622	2,225	
Last Survivor	12	8,431 16 1	91 15 10	67 6	5,798	968	617	5,181	
Survivorship	10	22,800 - -	232 3 4	195 7	2,508	1,362	1,188	1,370	
Short Term	7	13,500 - -	200 11 8	- - -	200	- - -	- - -	200	
Against Risk of Issue, &c.	10	23,250 - -	40 - - -	- - -	925	- - -	- - -	925	
Extra Premiums payable	-	- - -	510 11 4	- - -	253	- - -	- - -	256	
TOTAL Assurances with Profits	3,576	2,626,004 16 11	76,129 - 6	59,675 9	1,526,368	962,585	762,239	764,129	
Deduct,—Re-Assurances	-	165,843 4 9	5,662 6 7	4,748 7	104,967	63,998	53,665	51,362	
Net Amount of Assurances	3,576	2,460,161 12 2	70,466 13 11	54,927 2	1,421,401	898,587	708,574	712,827	
Adjustments:									
(1) Provision for Immediate Payment of Claims	-	- - -	- - -	- - -	9,800	- - -	- - -	9,800	
(2) Addition to Pure Reserve under Limited Premium and Paid-up Policies	-	- - -	- - -	- - -	3,490	- - -	- - -	3,490	
	3,576	2,460,161 12 2	70,466 13 11	54,927 2	1,434,691	898,587	708,174	726,117	
II.—SURVIVORS' BONUS BRANCH.									
Endowment Assurances	703	285,171 4 -	12,033 19 7	10,040 4	196,961	104,662	87,343	109,618	
Extra Premiums payable	-	- - -	75 1 7	- - -	88	- - -	- - -	88	
Additional Reserve for Limited Payments	-	- - -	- - -	- - -	26	- - -	- - -	26	
TOTAL Assurances with Tontine Bonuses	703	285,171 4 -	12,109 1 2	10,040 4	197,025	104,662	87,343	109,692	
Deduct,—Re-Assurances	-	19,900 - -	760 6 5	672 1	13,970	6,958	6,155	7,815	
Net Amount of Assurances	703	265,271 4 -	11,348 14 9	9,368 3	183,055	97,709	81,188	101,867	
III.—NON-PARTICIPATING BRANCH.									
Whole Life Assurances—		£. s. d.	£. s. d.	£.	£.	£.	£.	£.	
Uniform Premiums	933	1,149,765 1 9	36,131 12 3	32,400 8	686,687	443,835	402,065	284,622	
Increasing "	19	51,796 - -	1,255 - -	1,003 6	30,407	31,914	28,823	1,584	
Limited "	16	25,317 10 -	1,024 15 10	947 4	14,023	8,492	7,856	6,167	
Paid-up Policies	84	40,022 18 2	- - -	- - -	28,165	- - -	- - -	28,165	
Endowment Assurances	105	76,612 16 9	3,240 10 3	2,890 7	53,720	29,219	25,967	27,763	
Joint Life	16	24,100 - -	1,781 9 1	1,467 9	17,296	15,908	13,299	3,997	
Last Survivor	17	14,635 - -	273 2 2	214 4	6,604	4,433	3,350	3,254	
Survivorship	48	136,966 - -	1,810 10 4	1,499 1	13,667	10,933	8,835	4,782	
Short Term	34	109,970 6 8	1,541 15 11	- - -	1,674	- - -	- - -	1,674	
Against Risk of Issue, &c.	34	108,350 - -	60 - - -	- - -	4,617	- - -	- - -	4,617	
Endowments	39	13,650 - -	610 4 8	581 5	9,525	5,051	4,810	4,715	
Extra Premiums payable	-	- - -	235 - 9	- - -	143	- - -	- - -	143	
TOTAL Assurances without Profits	1,295	1,751,185 13 4	48,014 1 3	41,005 4	866,523	554,870	496,045	371,433	
Deduct,—Re-Assurances	-	580,566 19 8	14,646 18 1	12,228 7	236,961	181,530	161,302	75,649	
Net Amount of Assurances	1,295	1,170,628 13 8	33,367 8 2	28,776 7	629,577	373,340	333,743	295,884	
Adjustments:									
(1) Provision for Immediate Payment of Claims	-	- - -	- - -	- - -	4,250	- - -	- - -	4,250	
(2) Addition to Pure Reserve under Limited Premium Policies	-	- - -	- - -	- - -	387	- - -	- - -	387	
					634,214	373,340	333,743	300,471	
ANNUITIES.									
Immediate	5	1,320 p'ann.	- - -	- - -	13,829*	- - -	- - -	13,829*	
Contingent	2	300 " "	13 4 4	12 7	787*	61	58	729*	
	1,295	1,170,628 13 8	33,380 7 6	28,789 4	648,330	373,401	333,801	315,029	
	7	1,620 p' ann.	- - -	- - -	- - -	- - -	- - -	- - -	
TOTAL of the Three Branches, after Deduction of Re-Assurances	5,574	3,896,061 9 10	115,195 16 2	98,084 9	2,266,576	1,366,697	1,128,563	1,143,013	
	7	1,620 p' ann.	- - -	- - -	- - -	- - -	- - -	- - -	

* Valuation by Government Annuity Tables (1883) Interest 3 per cent.

PELICAN LIFE INSURANCE COMPANY—*continued.*VII.—*continued.*

VALUATION BALANCE SHEET of the Pelican Life Insurance Company, as at 31st December, 1900.

Net Liability under Policies as per Summary Statement—			Life Assurance Funds as per Balance Sheet—		
	£.	s. d.		£.	s. d.
Participating Branch - - -	726,117	- -	Participating Fund - - -	827,844	18 10
Survivors' Bonus Branch - - -	101,867	- -	Survivors' Bonus Fund - - -	118,885	7 10
Non-Participating Branch - - -	315,029	- -	Non-Participating „	352,687	12 -
		1,143,013	Less Dividend for 1900	10,000	- -
Surplus—				342,687	12 -
Participating Branch - 108,757	1 10				
Less paid in Intermediate Bonus - 7,029	3 -				
		101,727			1,289,417
Survivors' Bonus Branch - 17,216	18 10				8
Less paid in Intermediate Bonus - 198	11 -				
		17,018			
Non-Participating Branch - 27,658	12 -				
		146,404			
		£. 1,289,417			£. 1,289,417
					8

VIII.

All ordinary Policies with participation in profits, in force at 31st December, 1900, shared in the division of profits, the bonuses declared vesting as from the date of the valuation. In the Survivors' Bonus Branch, the bonuses are contingent on the endowment age being attained.

IX.

The results of the Valuation show:—

- (1). The total amount of profit made by the company during the quinquennium was—(a) in the Participating Branch, 108,757*l.* 1*s.* 10*d.*, including 2,566*l.* 13*s.* 8*d.* carried over from the last valuation, and 7,029 3*s.* 0*d.* paid in Intermediate Bonuses; (b) in the Survivors' Bonus Branch 17,216*l.* 18*s.* 10*d.*, including 1,319*l.* 7*s.* 6*d.* carried over from the last valuation, and 198*l.* 11*s.* 0*d.* paid in Intermediate Bonuses; (c) in the Non-Participating Branch, 27,658*l.* 12*s.* 0*d.*
- (2). The policyholders in the Participating and Survivors' Bonus Branches received nine-tenths of the profit dealt with in each branch respectively. In the Participating Branch, in addition to 7,029*l.* 3*s.* 0*d.* paid as Intermediate Bonuses under policies which became claims in the quinquennium, the sum of 85,326*l.* 14*s.* 0*d.* was distributed among 3,413 policies in force at 31st December, 1900, these policies representing an original sum assured of 2,052,765*l.* 11*s.* 4*d.*; while, in the Survivors' Bonus Branch, in addition to 198*l.* 11*s.* 0*d.* paid as Intermediate Bonuses, the sum of 11,281*l.* 11*s.* 4*d.* was distributed among 702 policies in force for an original sum assured of 261,545*l.*
- (3) In the Participating Branch, the policyholders' profits were distributed in the form of a uniform bonus addition to the sum assured of 1*l.* 12*s.* 0*d.* per 100*l.*, for each premium paid in the quinquennium. All policies under which five years' premiums had been paid, or which, being free from further premium payments, had been in force for a corresponding period, thus received a bonus addition of 8*l.* per 100*l.* assured. Holders of ordinary Whole of Life Policies who took their share of profits in cash, or as a reduction of premium, did so on the terms shown for quinquennial ages in the following table:—

Age last Birthday.	Cash Value of each 10 <i>l.</i> of Bonus.	Reduction in Annual Premium for each 10 <i>l.</i> of Bonus.	Age last Birthday.	Cash Value of each 10 <i>l.</i> of Bonus.	Reduction of Annual Premium for each 10 <i>l.</i> of Bonus.
25	£. s. d. 2 8 9	£. s. d. - 2 7	55	£. s. d. 4 14 -	£. s. d. - 7 10
30	2 14 5	- 3 -	60	5 4 7	- 10 -
35	3 - 11	- 3 7	65	5 15 3	- 13 -
40	3 8 3	- 4 3	70	6 5 11	- 17 3
45	3 16 10	- 5 1	75	6 15 9	1 3 3
50	4 6 3	- 6 4	80	7 4 -	1 11 3

PELICAN LIFE INSURANCE COMPANY—continued.

IX.—continued.

The rate of Bonus addition to the Sums Assured under Endowment Assurance Policies was the same as for Whole of Life Policies.

In the Survivors' Bonus Branch the Policy-holders' profits were equal to a Cash distribution of twenty per cent. of the Premiums received in the Quinquennium. The following are specimens of the resulting Bonus additions to Policies payable on attaining age 60 or at previous death, the said Bonuses being payable only in the event of the Endowment Age being attained.

No. of Years in force.	AGE AT ENTRY.		
	20	30	40
5	£. s. d. 10 - -	£. s. d. 9 12 -	£. s. d. 10 4 -
10	9 10 -	8 18 -	8 18 -
15	7 16 -	7 6 -	7 - -
20	6 8 -	5 16 -	5 8 -

Avebury, Chairman.
Hampden.
H. G. H. Norman. } Directors.
James Sorley, Actuary and General Manager.

(Sixth Schedule.)

Statement of the LIFE ASSURANCE AND ANNUITY BUSINESS of the Pelican Life Insurance Company, as at 31st December 1900.

I.

Published Tables of Annual Premiums for Ordinary Whole of Life Assurances in use at 31st December 1900.

Age next Birthday.	Annual Premium.		Age next Birthday.	Annual Premium.		Age next Birthday.	Annual Premium.	
	With Profits.	Without Profits.		With Profits.	Without Profits.		With Profits.	Without Profits.
	£. s. d.	£. s. d.		£. s. d.	£. s. d.		£. s. d.	£. s. d.
16	1 15 -	1 9 2	31	2 10 2	2 2 7	46	3 19 1	3 9 4
17	1 15 11	1 10 -	32	2 11 6	2 3 9	47	4 2 -	3 12 1
18	1 16 11	1 10 10	33	2 12 11	2 5 -	48	4 4 11	3 14 11
19	1 17 11	1 11 8	34	2 14 4	2 6 4	49	4 8 2	3 17 11
20	1 18 9	1 12 5	35	2 15 11	2 7 9	50	4 11 7	4 1 2
21	1 19 7	1 13 2	36	2 17 6	2 9 3	51	4 15 -	4 4 6
22	2 - 4	1 13 10	37	2 19 3	2 10 9	52	4 18 10	4 8 2
23	2 1 2	1 14 7	38	3 1 -	2 12 5	53	5 2 11	4 12 -
24	2 2 3	1 15 5	39	3 2 10	2 14 1	54	5 7 2	4 16 2
25	2 3 3	1 16 4	40	3 4 9	2 15 11	55	5 11 8	5 - 6
26	2 4 3	1 17 3	41	3 6 11	2 17 10	56	5 16 6	5 5 3
27	2 5 4	1 18 3	42	3 9 -	2 19 10	57	6 1 8	5 10 2
28	2 6 5	1 19 3	43	3 11 4	3 2 -	58	6 7 2	5 15 6
29	2 7 9	2 - 4	44	3 13 9	3 4 4	59	6 12 11	6 1 2
30	2 8 11	2 1 5	45	3 16 5	3 6 9	60	6 19 2	6 7 2

PELICAN LIFE INSURANCE COMPANY—continued.

II. and III.

Assurances for the whole Term of Life, in existence on 31st December 1900.

Age.	PARTICIPATING BRANCH.				NON-PARTICIPATING BRANCH.			
	Sums Assured.	Reversionary Bonuses.	Annual Premiums.		Sums Assured.	Annual Premiums		
			Ordinary.	Extra.		Ordinary.	Extra.	
	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	
8	250 - -	- -	4 5 5	- -	- -	- -	- -	
9	500 - -	- -	8 10 10	- -	- -	- -	- -	
10	500 - -	- -	8 10 10	- -	- -	- -	- -	
12	750 - -	- -	12 12 1	- -	500 - -	7 12 6	- -	
13	500 - -	- -	8 15 2	- -	- -	- -	- -	
14	500 - -	- -	8 10 10	- -	- -	- -	- -	
17	1,000 - -	- -	17 19 2	- -	- -	- -	- -	
18	2,000 - -	31 10 -	34 11 9	2 - -	150 - -	2 5 -	- -	
19	1,300 - -	- -	22 9 5	- -	300 - -	4 5 -	- -	
21	3,000 - -	49 - -	52 10 10	- -	2,000 - -	32 8 4	- -	
22	3,300 - -	42 - -	60 9 10	2 - -	2,000 - -	33 16 8	- -	
23	2,450 - -	7 2 6	48 9 5	- -	- -	- -	- -	
24	5,900 - -	- -	121 9 8	- -	- -	- -	- -	
25	5,100 - -	8 15 -	103 14 11	3 10 -	- -	- -	- -	
26	8,200 - -	28 17 6	176 11 8	1 10 -	1,300 - -	23 3 3	- 5 -	
27	5,900 - -	53 12 6	127 10 1	3 - -	850 - -	15 18 8	10 10 -	
28	8,150 - -	40 5 -	176 14 -	- 10 -	700 - -	13 - 7	- -	
29	16,100 - -	94 12 6	357 7 3	2 10 -	5,650 - -	100 19 11	10 7 6	
30	20,400 - -	441 7 6	444 14 11	8 5 -	11,860 - -	220 15 6	3 5 -	
31	19,750 - -	666 5 -	431 17 5	1 5 -	11,000 - -	196 15 -	- -	
32	34,550 - -	1,508 12 6	761 19 7	3 - -	3,200 - -	57 15 2	- -	
33	30,850 - -	658 17 6	627 15 3	13 6 6	16,000 - -	190 8 5	1 - -	
34	33,200 - -	1,276 3 6	760 7 9	31 3 4	19,072 - -	369 9 1	- -	
35	46,700 - -	2,433 12 6	1,073 15 8	8 7 6	54,800 - -	1,096 - 8	- 17 6	
36	30,200 - -	864 17 6	713 15 5	4 7 6	6,550 - -	144 16 4	- -	
37	52,700 - -	1,895 5 -	1,307 2 9	3 15 -	17,800 - -	418 9 6	20 - -	
38	50,550 - -	1,432 17 6	1,264 4 3	- 12 6	29,350 - -	666 2 6	- 5 -	
39	43,850 - -	1,740 15 -	1,137 10 8	5 5 -	20,204 - -	520 7 -	10 - -	
40	48,925 - -	2,937 17 -	1,262 5 2	8 7 6	28,491 - -	666 19 6	8 10 -	
41	41,950 - -	2,189 7 6	1,076 16 4	37 5 -	7,800 - -	194 16 11	9 5 -	
42	36,550 - -	1,293 19 -	1,080 16 8	15 13 11	9,300 - -	243 5 3	3 9 8	
43	61,475 - -	3,237 18 6	1,683 16 4	15 10 -	49,017 - -	996 7 7	42 15 -	
44	36,750 - -	2,244 2 -	900 1 6	1 10 -	37,050 - -	582 3 8	1 10 8	
45	37,050 - -	2,465 19 6	1,023 2 7	10 17 5	7,095 - -	185 1 4	30 - -	
46	39,775 - -	4,310 13 3	1,082 4 11	2 8 9	45,300 - -	1,147 1 1	- 10 -	
47	35,150 - -	2,161 9 6	1,030 12 -	- 15 -	43,925 - -	1,266 17 11	12 10 -	
48	38,535 - -	4,199 7 3	1,141 11 10	2 6 8	38,720 - -	1,085 19 11	5 16 6	
49	67,820 - -	6,129 15 5	1,987 17 8	1 10 -	28,962 - -	814 4 4	6 1 10	
50	60,800 - -	4,210 1 9	2,035 8 5	8 2 6	34,940 - -	1,080 19 1	1 7 6	
51	52,180 - -	5,213 14 11	1,699 8 8	3 10 -	39,210 - -	1,316 8 8	2 5 -	
52	41,460 - -	3,312 4 9	1,424 8 11	8 16 -	20,518 9 5	654 9 3	20 15 -	
53	61,500 - -	6,692 4 6	2,044 11 4	6 10 -	74,644 - -	2,372 6 8	10 17 2	
54	26,550 - -	3,071 15 -	869 6 4	1 5 -	10,764 - -	379 13 3	- -	
55	31,645 - -	3,562 3 -	1,108 4 5	1 - 7	36,350 - -	1,500 17 1	- -	
56	39,400 - -	6,510 10 6	1,168 1 3	1 5 -	24,300 - -	777 7 7	- -	
57	49,400 - -	9,450 16 6	1,607 12 10	6 14 2	34,530 - -	1,305 6 8	18 - -	
58	52,680 - -	7,550 15 3	1,934 1 7	1 - -	19,586 13 4	693 17 8	2 - -	
59	31,566 13 4	3,354 4 10	1,136 12 3	1 17 6	18,150 - -	687 8 4	1 2 10	
60	79,900 - -	10,148 13 -	3,140 16 9	1 4 2	36,775 - -	1,472 7 8	10 - -	
61	41,810 - -	4,715 1 -	1,635 2 7	2 4 8	18,318 - -	787 16 9	- -	
62	26,070 - -	4,630 14 -	887 12 3	- -	23,145 - -	1,036 6 5	- 5 6	
63	42,250 - -	6,791 2 -	1,605 1 7	- -	20,764 - -	858 13 3	- -	
64	22,800 - -	4,063 5 6	804 1 8	- -	15,200 - -	609 16 5	- -	
65	23,200 - -	5,441 8 -	720 5 10	- -	15,050 - -	584 19 8	- -	
66	28,150 - -	3,040 9 -	1,055 7 3	- -	46,050 - -	1,983 - 6	- 6 6	
67	17,259 - -	3,268 3 6	560 6 6	- -	10,470 - -	336 19 -	- -	
68	28,100 - -	7,913 17 6	1,080 7 7	1 - -	14,400 - -	537 5 3	- -	
69	28,750 - -	7,128 7 5	1,025 19 9	3 5 3	9,100 - -	232 18 8	- -	
70	14,900 - -	5,321 5 4	435 6 10	- -	12,000 - -	411 14 1	3 2 11	
71	22,100 - -	8,267 5 11	638 - 7	- -	7,450 - -	226 18 8	- -	
72	16,000 - -	3,475 17 6	599 13 3	- -	24,800 - -	1,032 11 7	- -	
73	14,600 - -	4,995 9 8	434 - 9	- -	8,620 - -	421 3 -	- -	
74	15,799 - -	2,344 2 3	378 9 8	- -	8,350 - -	264 7 11	- -	
75	20,749 19 -	7,954 - 2	596 4 9	2 10 -	3,300 - -	198 19 4	- -	
76	2,950 - -	1,016 11 5	105 9 1	1 10 -	6,600 - -	518 17 8	- -	
77	14,300 - -	5,315 2 4	478 - 2	- -	4,700 - -	225 6 1	- -	
78	3,650 - -	835 8 9	96 13 10	- -	6,000 - -	233 1 6	- -	
79	14,050 - -	4,919 12 2	655 - 4	- -	6,350 - -	236 13 4	1 12 2	
80	1,500 - -	77 11 -	42 10 -	- -	2,000 - -	82 - 5	- -	
81	1,500 - -	690 12 -	24 11 3	- -	3,160 - -	104 - -	- 6 -	
82	11,089 19 -	2,083 18 9	159 7 6	- -	3,175 - -	167 18 3	- -	
83	3,700 - -	1,132 4 9	124 17 2	- -	16,775 - -	857 6 7	- -	
84	16,400 - -	5,314 - -	626 13 4	- -	6,200 - -	256 6 1	- -	
85	750 - -	314 16 1	41 6 2	- -	5,725 - -	299 13 4	- -	
86	100 - -	51 1 -	4 5 1	- -	- -	- -	- -	
87	2,850 - -	549 7 6	23 2 11	- -	250 - -	5 15 10	- -	
88	4,449 - -	2,124 7 7	194 4 2	- -	499 - -	10 12 11	- -	
89	2,000 - -	792 14 -	121 16 2	- -	500 - -	15 2 11	- -	
90	- -	- -	- -	- -	999 19 -	31 4 2	- -	
91	2,000 - -	927 14 -	78 11 8	- -	100 - -	2 10 10	- -	
92	50 - -	30 5 6	2 3 11	- -	- -	- -	- -	
97	- -	- -	- -	- -	1,000 - -	23 3 4	- -	
	1,843,088 11 4	213,047 17 -	55,546 18 2	242 6 5	1,149,765 1 9	36,131 12 3	248 19 3	

PELICAN LIFE INSURANCE COMPANY—*continued.*

II. and III.—*continued.*

RE-ASSURANCES of Policies for the Whole Term of Life in existence on 31st December 1900.

Age.	PARTICIPATING BRANCH.				NON-PARTICIPATING BRANCH.			
	Sums Assured.	Reversionary Bonuses.	ANNUAL PREMIUMS.		Sums Assured.	Reversionary Bonuses.	ANNUAL PREMIUMS.	
			Ordinary.	Extra.			Ordinary.	Extra.
	£.	£. s. d.	£. s. d.	£. s. d.	£.	£. s. d.	£. s. d.	£. s. d.
21	—	—	—	—	1,000	—	16 4 2	—
29	—	—	—	—	1,000	—	17 14 2	—
30	1,000	—	17 5 10	—	2,200	—	41 15 9	—
31	—	—	—	—	7,000	502 10 -	128 - -	—
32	3,000	—	53 10 -	—	—	—	—	—
33	—	—	—	—	6,000	—	87 9 2	—
34	1,500	72 - -	38 12 6	—	9,000	1,053 10 -	189 19 2	—
35	5,000	205 - -	100 - 10	—	40,000	150 - -	785 12 11	—
36	—	—	—	—	1,500	—	32 16 3	—
37	5,500	40 - -	140 16 8	—	1,500	225 - -	34 16 3	—
38	—	—	—	—	4,000	—	98 - -	—
39	5,000	90 - -	130 - -	—	6,000	—	201 3 4	—
40	1,000	16 - -	33 5 -	—	8,000	624 5 -	190 - -	—
42	1,000	—	40 13 4	—	—	—	—	—
43	4,500	288 - -	145 13 9	—	29,925	—	839 18 11	—
44	—	—	—	—	13,250	1,132 14 5	234 11 8	—
45	1,500	45 - -	45 17 6	—	—	—	—	—
46	6,000	—	134 - -	—	22,500	740 15 -	561 5 -	—
47	—	—	—	—	18,500	—	595 19 2	—
48	—	—	—	—	7,675	1,015 11 3	252 6 5	—
49	14,500	707 17 -	373 19 5	—	500	—	16 10 -	—
50	16,000	1,232 - -	620 16 8	—	10,000	857 14 -	319 15 10	—
51	—	—	—	—	15,000	132 10 -	533 7 1	—
52	3,500	58 9 5	122 10 5	—	—	—	—	—
53	6,000	288 - -	274 15 -	—	44,550	1,750 15 -	1,392 16 3	—
55	—	—	—	—	17,500	—	732 - -	—
56	2,000	—	48 3 4	—	5,800	—	147 13 9	—
57	—	—	—	—	5,000	—	139 3 4	—
58	1,000	—	17 14 2	—	1,520	—	85 17 8	—
59	—	—	—	—	1,000	97 10 -	53 11 8	—
60	22,000	1,991 1 6	934 1 10	—	5,000	—	258 17 6	—
61	3,000	48 - -	229 10 -	—	—	—	—	—
62	—	—	—	—	3,300	—	190 1 6	—
63	1,000	64 - -	69 11 8	—	4,000	420 - -	229 2 4	—
65	—	—	—	—	1,000	—	69 19 2	—
66	—	—	—	—	21,850	741 5 -	949 5 9	—
68	2,500	—	55 - -	—	1,000	201 10 -	62 16 8	—
69	2,000	—	74 18 4	—	—	—	—	—
70	5,000	—	135 - -	—	—	—	—	—
72	—	—	—	—	2,000	873 10 -	70 10 -	—
75	3,000	1,331 13 10	66 10 -	—	—	—	—	—
77	4,400	1,275 8 -	233 18 8	—	4,800	—	260 11 6	—
83	—	—	—	—	5,230	—	499 17 6	—
84	10,000	2,312 10 -	414 15 10	—	—	—	—	—
£.	130,900	10,064 19 9	4,551 - 9	—	328,120	10,518 19 8	10,319 9 10	—

PELICAN LIFE INSURANCE COMPANY—*continued.*

IV., V., and VI.

ASSURANCES other than for the Whole Term of Life (Ordinary) in existence on 31st December 1900.

CLASS OF ASSURANCE.	Sums Assured.		Reversionary Bonuses.	ANNUAL PREMIUMS.		TOTAL Premiums received.
				Ordinary.	Extra.	
I.—PARTICIPATING BRANCH.	£.	s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.
Whole Life—						
Increasing Premiums	27,750	- -	—	613 1 3	7 10 -	1,906 10 7
Limited	83,250	- -	3,154 10 -	3,497 15 8	60 10 -	20,631 5 2
Paid-up Policies	46,813	- -	8,145 2 -	—	—	39,885 16 2
Endowment Assurances	317,990	8 -	4,535 15 6	14,828 15 1	188 14 5	71,219 5 1
Joint Life	9,700	- -	547 17 -	567 8 2	3 15 6	4,343 16 3
Last Survivor	6,650	- -	1,781 16 1	91 15 10	7 15 -	4,099 7 10
Survivorship	22,800	- -	—	232 3 4	—	2,103 11 6
Short Term	13,500	- -	—	200 11 8	—	507 9 2
Against Risk of Issue, &c.	23,250	- -	—	40 - -	—	925 18 9
£.	551,703	8 -	18,165 - 7	20,071 11 -	268 4 11	145,623 - 6
II.—SURVIVORS' BONUS BRANCH.						
Endowment Assurances	261,645	- -	23,526 4 -	12,033 19 7	75 1 7	119,408 19 6
III.—NON-PARTICIPATING BRANCH.						
Whole Life—						
Increasing Premiums	51,796	- -	—	1,255 - -	7 10 -	3,693 1 2
Limited	25,317	- -	—	1,024 15 10	—	8,270 11 9
Paid-up Policies	40,022	18 2	—	—	—	34,826 6 11
Endowment Assurances	76,612	16 9	—	3,240 10 3	26 5 10	32,126 1 9
Joint Life	24,100	- -	—	1,781 9 1	2 5 8	9,346 14 8
Last Survivor	14,635	- -	—	273 2 2	—	3,620 7 9
Survivorship	136,966	- -	—	1,810 10 4	—	10,133 7 4
Short Term	109,970	6 8	—	1,541 15 11	—	5,577 7 8
Against Risk of Issue, &c.	108,350	- -	—	60 - -	—	4,617 5 6
Endowments	13,650	- -	—	610 4 8	—	4,321 15 5
£.	601,420	11 7	—	11,597 8 3	36 1 6	116,532 19 11

RE-ASSURANCES of Policies other than for the Whole Term of Life (Ordinary) in existence on 31st December 1900.

CLASS OF ASSURANCE.	Sums Assured.		Reversionary Bonuses.	ANNUAL PREMIUMS.		TOTAL Premiums received.
				Ordinary.	Extra.	
I.—PARTICIPATION BRANCH.	£.	s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.
Whole Life—						
Increasing Premiums	2,000	- -	96 - -	47 15 -	—	143 5 -
Limited	1,000	- -	17 10 -	106 16 8	—	320 10 -
Paid-up Policies	5,000	- -	—	—	—	4,072 16 11
Endowment Assurances	16,000	- -	764 15 -	931 14 2	25 - -	5,390 2 1
£.	24,000	- -	878 5 -	1,086 5 10	25 - -	9,916 14 -
II.—SURVIVORS' BONUS BRANCH.						
Endowment Assurances	19,900	- -	—	756 10 7	3 15 10	9,081 18 11
III.—NON-PARTICIPATING BRANCH.						
Whole Life—						
Increasing Premiums	36,500	- -	—	938 1 3	—	2,788 9 7
Limited	5,000	- -	335 - -	210 - -	—	2,120 - -
Paid-up Policies	11,950	- -	1,683 - -	—	—	11,574 17 8
Endowment Assurances	1,500	- -	—	54 12 -	—	68 5 -
Joint Life	10,000	- -	—	1,012 1 8	—	2,277 3 9
Survivorship	83,200	- -	—	1,210 11 8	—	4,900 3 4
Short Term	60,500	- -	—	862 1 8	—	2,050 19 2
Against Risk of Issue, &c.	31,250	- -	—	40 - -	—	1,345 18 9
£.	239,900	- -	2,018 - -	4,327 8 3	—	28,025 17 3

PELICAN LIFE INSURANCE COMPANY—continued.

VII.

Total Amount of Immediate Annuities on Lives.

Age	Amount.
	£ s. d.
55	700 - -
66	180 - -
70	200 - -
85	40 - -
33 & 61	200 - -
	1,320 - -

(No Re-Assurances.)

VIII.

The Amount of all Annuities other than those specified under Heading No. VII.

Class of Annuity.	Amount of Annuities.	Annual Premiums.	Total amount of Premiums received.	
			Single Premiums.	Annual Premiums.
	£.	£. s. d.	£. s. d.	£. s. d.
Contingent Reversionary Annuities -	300	13 4 4	752 10 -	26 8 8

(No Re-Assurances.)

IX.

The average rate of interest (after deduction of Income Tax) at which the Life Assurance Funds of the Company were invested during the period since the last investigation were as follows : During 1896, 4*l.* 0*s.* 3*d.* per cent. ; during 1897, 4*l.* 2*s.* 8*d.* per cent. ; during 1898, 4*l.* 3*s.* 6*d.* per cent. ; during 1899, 4*l.* 3*s.* 3*d.* per cent. ; and during 1900, 4*l.* 1*s.* 10*d.* per cent.

X.

The *minimum* value at present allowed for the surrender of ordinary Whole of Life and Endowment Assurances, on which three or more Annual Premiums have been paid, is one-third of the amount of the Premiums received, exclusive of extra Premiums or other additions to the tabular rates. In practice, a larger value than this minimum is frequently allowed, as the result of a special calculation in each case. Under Children's Endowments with Returnable Premiums, a surrender value of 80 per cent. of the Premiums received is allowed.

(Note.)

The Company has no business at other than European Rates. Policies on unhealthy lives (except under Endowment Assurance Tables) were, for the purposes of the quinquennial valuation, treated as if the age corresponding to the rate of Premium charged had been the true age at entry.

Avebury, Chairman,
Hampden,
H. G. H. Norman, } Directors.
James Sorley, Actuary and General Manager.

LIFE ASSOCIATION OF SCOTLAND.

(First and Second Schedules.)

REVENUE ACCOUNT

Of the Life Association of Scotland, for the Year ending 5th April 1901.

	£.	s.	d.		£.	s.	d.
Amount of Funds at the beginning of the year	5,084,175	15	3	Claims under Policies payable on Death (less Re-Assurances)	316,094	15	5
Premiums (less Re-Assurances)	393,881	17	-	Claims under Policies payable on the Survival of the Lives	23,960	1	6
Consideration for Annuities granted	22,233	10	5	Surrenders	15,428	18	6
Interest and Dividends	182,634	10	3	Annuities (less Re-Assurances)	47,410	5	4
Fines for Revival of Policies	187	3	3	Commission	12,736	14	6
Fees for Recording Assignments	208	-	-	Expenses of Management	43,282	2	4
Profit on Investments Realised	38,667	9	3	Dividends to Shareholders, and Interest on paid-up Capital	12,924	11	-
	637,812	10	2	Cash Bonuses to existing Policyholders	11,538	19	7
	£. 5,721,988	5	5	Income Tax	5,881	11	5
					£. 489,257	19	7
				Reserve for Depreciation in Investments	163,224	6	6
				Amount of Funds at the end of the year (as per Second Schedule)	5,069,505	19	4
					£. 5,721,988	5	5

BALANCE SHEET

Of the Life Association of Scotland, on the 5th April 1901.

LIABILITIES.	£.	s.	d.	ASSETS.	£.	s.	d.
Shareholders' Capital, paid up	87,500	-	-	Mortgages on Property within the United Kingdom	1,256,113	2	10
Assurance and Annuity Fund	4,982,005	19	4	Mortgages on Property out of the United Kingdom	43,716	2	9
Total Funds as per First Schedule	5,069,505	19	4	Loans on the Association's Policies	335,551	7	5
Claims intimated, but not paid (Including all Deaths to date, whether formally proved or not.)	59,733	-	1	Investments:			
Annuities due, but not applied for	345	4	3	British Government Securities	5,910	-	-
Reserve for Depreciation in Investments as per First Schedule	163,224	6	6	Colonial Government Securities	433,088	17	1
				Foreign Government Securities	17,088	7	4
				Colonial Municipal Securities	620,202	14	1
				Railway and other Debentures and Debenture Stocks	831,267	9	2
				Railway Rent Charge, Guaranteed, and Preference Stocks	902,063	18	4
				House Property	66,584	16	10
				Annuities	237,850	13	7
				Reversions	34,016	19	-
				Bank Stock	46,403	7	3
				Stock of the Association, purchased under their Act of Parliament, 16 & 17 Vict. c. 124,	2,658	10	10
				Loans on Personal Security	444	13	5
				Loans on Statutory Public Rates	183,037	2	3
				Loans on Stocks	1,446	6	9
				Stamps	65	17	6
				Outstanding Premiums (since received)	91,288	6	3
				Outstanding Interest, and in course of collection	3,784	3	-
				Interest accrued, but not yet payable	56,037	4	11
				Deposits with Colonial Banks	48,723	8	10
				Cash in Bank:			
				On Deposit and on Current Account	75,445	-	9
£ 5,292,808	10	2		£. 5,292,808	10	2	

Stair, Chairman.
Archd. Scott, } Directors.
Walter Berry, }
J. Turnbull Smith, Manager.
Gordon Douglas, Actuary.

I have to report that I have audited the Books and Vouchers of the Life Association of Scotland for the year ending 5th April last, 1901, and have found the same correct.

On this, the Quinquennial Investigation into the affairs of the Association. I have seen and examined the whole Security Writs for the Investments at 5th April last, with the exception of the Bonds deposited with the Canadian Government and the Bonds for policy loans in Canada, for which there have been exhibited to me satisfactory certificates. I am satisfied, after careful examination, that the whole Security Deeds are in order.

The Revenue Account for the past year, and Balance Sheet as at 5th April 1901, have been compared with the books of the Association, and are correct, after carrying to Suspense Account the sum of 163,224l. 6s. 6d. set aside for depreciation of Securities as at 5th April last.

2nd July 1901.

David Pearson, C.A., Auditor.

LIFE ASSOCIATION OF SCOTLAND—*continued.**(Fifth Schedule.)*

Statement respecting the VALUATION OF THE LIABILITIES under Life Policies and Annuities of the Life Association of Scotland.

I.

The valuation is made as at 5th April 1901.

II.

In the several classes of the Association, other than Class A. (Old Series) now closed to new entrants, the valuation is made by the net premium method, only the net or pure mathematical premiums calculated to meet the risk, being valued as a deduction from the liability on account of the sums assured.

In Class A., Old Series (annual cash bonus system), the liability is determined by taking the present value of the sums assured and subtracting therefrom the present value of the future office premiums receivable, a provision being made as after mentioned for future expenses and profits.

A special reserve of 37,775*l.* 1*s.* is made to provide for the early payment of claims in all classes combined.

In Class A., the profits are ascertained at intervals of five years, and the sum available for division is applied in providing ordinary reversionary bonus additions to the sums assured, or in extinction of the annual premiums after a period to be fixed anew at each division. In Class B. the profits are likewise ascertained at intervals of five years, and the sum available for division is applied in providing reversionary bonus additions to, and payable along with, the sums assured, contingent on the lives assured attaining their "Expectation of Life" from entry. In Class B., the bonuses are not declared until the lives assured have attained their "Expectation of Life" from entry, and they are then applied in providing bonus additions, as from the commencement, payable along with the sums assured at death. In Class A. (Old Series) the available profits are allocated annually in cash bonuses as a percentage on the annual life premium payable for, or corresponding to, each policy, and are applied in part payment of the next due premiums, or paid in cash to the holders of paid-up assurances on the next anniversary of the commencement of the risks.

The principles on which the valuation is made and the profits are distributed, and the proportion of the profits allocated among the policy-holders, are determined by the directors from time to time.

III.

The table of mortality used in this valuation is, for assurances and bonuses, the Institute of Actuaries' Hm. Table, except in the case of survivorship assurances, which are valued by the Carlisle Table. The life annuities payable by the Association are valued by the Government Annuity Table (1882 Act).

IV.

The rates of interest assumed in the calculations are:—

For assurances and bonuses in all classes other than Class A. (Old Series), 3 per cent.

For assurances in Class A., Old Series (annual cash bonus system), 3½ per cent.

For annuities, 3 per cent.

V.

In Classes A., B., and B., the whole margin between the ordinary office premiums and the relative net premiums, according to the Institute of Actuaries' Hm. Table at 3 per cent. interest, is reserved as a provision for future profits and expenses. The margin so reserved is equivalent to the following percentages of the ordinary annual premium income: With profits 20·5 per cent.; without profits 7·8 per cent.; together 17·8 per cent. A further reserve of 15,277*l.* 6*s.* is made as a provision for future bonuses under policies, the premiums for which are all paid up.

In Class A. (Old Series), in which the available profits are allocated annually in cash, the sum of 81,647*l.* 8*s.* is reserved as a provision for expenses and future profits, which sum, in proportion to the value of the office premiums, bears a ratio of 17·1 per cent.

VI.

CONSOLIDATED REVENUE ACCOUNT of the Life Association of Scotland for the Five Years commencing 6th April, 1896, and ending 5th April, 1901.

	£.	s.	d.		£.	s.	d.
Amount of Funds on 6th April, 1896 (beginning of the period)	4,596,332	14	9	Claims by Death (after deduction of Sums Re-assured)	1,572,549	8	2
Premiums (after deduction of Re-Assurance Premiums)	1,981,230	9	2	Claims by Survivance	104,814	13	9
Consideration for Annuities granted (less Re-Assurances)	144,683	18	1	Surrenders	76,898	6	1
Interest and Dividends	897,762	18	2	Annuities (less Re-Assurances)	232,904	6	1
Fines for revival of Policies	888	8	8	Commission	67,707	17	7
Fees for recording Assignments	1,121	18	6	Expenses of Management	215,523	12	8
Profit on Investments Realised	38,667	9	3	Interest on Paid-up Capital and Dividends to Shareholders	64,556	—	5
	£. 7,660,687	16	7	Cash Bonuses to Policyholders	66,673	6	8
				Income Tax	26,329	19	4
				Reserve for Depreciation in Investments	163,224	6	6
				Amount of Funds on 5th April, 1901 (end of the period), as per First Schedule	5,069,505	19	4
					£. 7,660,687	16	7

LIFE ASSOCIATION OF SCOTLAND—continued.

VII. •

SUMMARY AND VALUATION of the Policies of the Life Association of Scotland,
as at 5th April 1901.

DESCRIPTION OF TRANSACTIONS.	PARTICULARS OF THE POLICIES FOR VALUATION.				VALUATION.			
	Number of Policies.	Sums Assured and Bonus Additions (Immediate and Contingent).	Office Yearly Premiums.	Net Yearly Premiums.	Sum Assured and Bonuses.	Office Yearly Premiums.	Net Yearly Premiums.	Net Liability.
By the Tables and at the Rates of Interest mentioned in the Replies to Questions Nos. 3 and 4 of Fifth Schedule								
ASSURANCES.								
I.—CLASSES A₁, B₁, and B₂.		£.	£.	£.	£.	£.	£.	£.
1. WITH PARTICIPATION IN PROFITS.								
For Whole Term of Life	15,067	8,002,312.2	187,763.4	146,808.8	4,415,881.1	2,561,759.5	1,996,700.9	2,419,180.2
" by Limited Number of Premiums	1,064	583,265.1	19,890.2	16,417.1	290,709.0	163,107.0	127,749.7	162,950.3
" by Increasing Premiums	110	56,714.0	1,217.0	967.2	24,483.4	32,237.2	25,768.4	715.0
Joint-Life Assurances	51	24,616.0	999.5	753.4	15,590.9	11,362.9	8,949.2	6,641.7
Endowment	4,986	1,351,476.5	53,208.0	43,438.5	833,938.2	553,627.9	454,311.7	429,736.5
Early Assurances (on Young Lives)	27	15,100.0	233.4	197.0	218.7	—	—	218.7
Extra Premiums payable (temporary)	—	—	937.1	—	469.0	—	—	469.0
	21,265	10,083,433.8	264,251.6	208,577.0	5,633,290.3	3,312,095.4	2,613,379.9	3,019,910.4
2. WITHOUT PARTICIPATION IN PROFITS.								
For Whole Term of Life	1,758	2,232,181.9	73,978.5	68,358.5	1,230,992.3	910,386.4	846,916.4	434,075.9
" by Limited Number of Premiums	88	99,225.0	3,999.5	3,841.7	48,279.3	36,830.1	36,187.7	12,091.6
" by Increasing Premiums	164	135,350.0	3,155.0	2,699.0	69,649.9	75,797.4	66,131.3	2,478.6
" by Special Premiums	2	266,665.0	—	—	110,642.1	55,638.0	50,872.8	59,769.3
Joint-Life Assurances	30	55,035.0	2,707.0	2,327.0	33,726.9	32,681.2	28,951.5	4,775.4
Last Survivor	16	27,064.7	555.3	456.0	10,133.7	3,880.9	7,183.0	2,956.7
Endowment	1,005	538,485.0	22,678.5	21,045.2	314,297.6	247,265.1	232,333.4	81,904.2
Combined Benefit Assurances (½ Endowment and ½ Whole Life)	336	125,350.0	3,629.4	3,330.9	61,964.9	60,968.6	56,197.9	5,667.0
Contingent Assurances	112	434,695.0	3,208.5	2,606.6	30,845.6	13,322.6	11,623.3	19,217.3
Temporary	267	276,717.5	3,257.4	2,748.5	14,694.8	11,292.9	9,679.8	4,915.0
Endowments	143	29,562.3	1,800.9	1,280.6	9,299.0	—	—	9,299.0
Assurances against Issue	55	144,050.0	—	—	5,540.6	—	—	5,510.6
Extra Premiums payable (temporary)	—	—	578.4	—	239.0	—	—	239.0
	3,976	4,296,321.4	119,039.0	108,684.0	1,989,110.7	1,453,062.2	1,346,132.1	642,973.6
TOTAL Assurances, Classes A₁, B₁, and B₂.	25,241	14,329,805.2	383,290.6	317,261.0	7,622,401.0	4,765,157.6	3,969,512.0	3,662,889.0
Deduct—Re-Assurances	—	2,116,605.6	57,534.9	52,666.6	1,021,227.7	709,383.7	652,137.7	369,000.0
NET Amount of Assurances, Classes A ₁ , B ₁ , and B ₂	—	12,213,199.6	325,755.7	264,594.4	6,601,173.3	4,055,773.9	3,307,374.3	3,293,799.0
II. CLASS A. (OLD SERIES).								
ANNUAL CASH BONUS SYSTEM.								
1. WITH PARTICIPATION IN PROFITS.								
For Whole Term of Life	5,167	2,081,616.8	54,568.6	Not ascertained.	1,430,976.1	454,574.8	Not computed.	976,401.3
" by Limited Number of Premiums	49	17,950.0	531.2	—	10,484.7	1,361.2	—	9,123.5
Joint-Life Assurances	36	10,850.0	461.2	—	8,349.2	2,374.1	—	5,975.1
Endowment	221	56,850.0	1,600.0	—	48,486.0	6,325.7	—	42,170.3
Extra Premiums payable (temporary)	—	—	52.7	—	26.0	—	—	26.0
Add,—Reserve for Expenses and Future Profits	—	—	—	—	80,658.9	—	—	80,658.9
	5,473	2,166,266.8	57,218.7	—	1,578,985.9	464,636.8	—	1,114,350.1
2. WITHOUT PARTICIPATION IN PROFITS.								
For Whole Term of Life	234	135,265.1	2,178.5	Not ascertained.	92,232.3	17,570.9	Not computed.	74,661.4
" by Limited Number of Premiums	1	200.0	6.9	—	133.6	44.2	—	89.4
" by Special Premiums	1	10,000.0	—	—	5,100.0	2,116.8†	—	2,963.3
Joint-Life Assurances	2	555.0	15.6	—	466.4	14.0	—	402.4
Last Survivor	2	500.0	7.0	—	290.0	73.6	—	216.4
Endowment	9	729.4	—	—	535.5	—	—	535.5
Contingent	1	2,000.0	—	—	135.9	—	—	135.9
Add,—Reserve for Expenses	—	—	—	—	993.5	—	—	993.5
	300	149,249.5	2,208.0	—	99,937.2	19,869.5	—	80,037.7
TOTAL Assurances, Class A.	5,773	2,316,016.3	59,431.7	—	1,678,923.1	484,506.3	—	1,194,417.8
Deduct,—Re-Assurances	—	80,074.4	727.3	564.5	18,584.9	—	5,914.9	12,670.0
NET Amount of Assurances, Class A.	—	2,235,941.9	58,694.4	—	—	—	—	1,181,747.8
NET Amount of Assurances, all Classes	31,014	14,499,141.5	384,460.1	—	—	—	—	4,475,546.8
Adjustment:—								
Add,—For early payment of Claims	—	—	—	—	—	—	—	37,776.7
For future Bonuses under Paid-up Policies	—	—	—	—	—	—	—	15,277.3
TOTAL Liability under Assurance Contracts	—	—	—	—	—	—	—	4,523,599.8
ANNUITIES.								
Immediate	1,015	Per Annum. 58,471.7	—	—	530,333.0	—	—	530,333.0
Deduct,—Re-Assurances	—	10,175.4	—	—	97,909.6	—	—	97,909.6
NET Amount of Immediate Annuities	—	48,296.3	—	—	432,423.4	—	—	432,423.4
Reversionary and Deferred	26	1,528.0	568.7	517.0	11,040.2	—	2,738.2	8,302.0
TOTAL Liability under Annuity Contracts	—	—	—	—	—	—	—	440,825.4
TOTAL of the Results, being the whole present Liability for Life Assurances and Annuities								£. 4,969,425.2

* A premium of 4,986.5*l*. is payable after the death of a male, 61, and a premium of 648.9*l*. after the death of a female 58.† A premium of 195.8*l*. is payable after the death of a male 84.

LIFE ASSOCIATION OF SCOTLAND—*continued.*VII.—*continued.*

VALUATION BALANCE SHEET of the Life Association of Scotland as at 5th April 1901.

	£.	s.	d.		£.	s.	d.
Net Liability under Assurance and Annuity Transactions	4,909,425	4	7	Life Assurance and Annuity Fund, as per Balance Sheet under Schedule 2	4,982,005	19	4
Profit for the five years	375,792	19	1				
Whereof—							
Paid in Annual Cash Bonuses to Policyholders	66,205	7	8				
Paid during the Quinquennium in Intermediate Bonus Additions	5,983	-	-				
Paid in Dividends to Shareholders, beyond Interest on their Capital	48,913	16	2				
Applied in reducing Valuation Rates of Interest	78,885	14	-				
Set aside as Reserve for depreciation in Investments	163,224	6	6				
	363,212	4	4				
Balance, being Surplus still available			12,580 14 9				
	£.	4,982,005	19 4		£.	4,982,005	19 4

VIII.

In Classes A₃ and B, all participating Policies share in the available profits at the first Division after date of issue. In Class A₃, however, the bonuses do not vest unless, or until, the policy has been five years in force; while in Class B, the Bonuses are contingent on the lives assured surviving their "Expectation of Life" from entry. In Class B₂, no Bonuses are allocated to the Policies until the "Expectation of Life" has been attained. In Class A, Old Series, all participating Policies are now entitled to share in the available Profits.

IX.

The results of the Valuation are as follows:—

- (1) The total profit made by the Association during the five years, on the previous bases of valuation, amounts to 375,792*l.* 19*s.* 1*d.*, inclusive of the sum of 39,413*l.* 10*s.* 9*d.* brought forward from last division. Of the total profit, there has already been dealt with—

	£.	s.	d.
Paid in Annual Cash Bonuses to Policyholders in Class A. (Old Series)	66,205	7	8
Paid during Quinquennium in Intermediate Bonus Additions	5,983		
Paid in Dividends to Shareholders, beyond Interest on their Capital	48,913	16	2
Applied in strengthening Reserves by bringing bases of Valuation to those stated in replies to questions 4 and 5	78,885	14	
Set aside as reserve for depreciation in Investments, as hereafter referred to	163,224	6	6
	£. 363,212	4	4

leaving available at date of valuation, as per the Valuation Balance Sheet above, the sum of 12,580*l.* 14*s.* 9*d.*, which amount has been carried forward to next Division.

- (2) The following is an extract from the Report by the Directors regarding the Quinquennial Investigation:—

"The present, as it happens, is an unfortunate time for the Association to have to make a valuation of its assets and liabilities, seeing that, as is well known, the market values of high class railway and other stocks have within the past two years fallen to a most material extent; and it is with much regret that the Directors have to report that, notwithstanding the substantial margin preserved on the last occasion in order to admit of the investments being valued at their present low prices, the large sum of 163,224*l.* 6*s.* 6*d.* will require to be set aside at this time out of the profits of the past five years.

LIFE ASSOCIATION OF SCOTLAND—*continued.*IX—*continued.*

"The powers of Investment open to the Directors in terms of the Association's Act of Parliament are somewhat restricted, and keeping in view that security must ever be the first consideration, the Directors had invested a considerable portion of the funds in first-class Railway and other Debentures, Debenture Stocks, and Preference Shares,—Investments generally known as "gilt-edged" Securities,—but as things have turned out, it is in this particular class of investment that the falling away in prices has been most clearly shown, in sympathy with the drop in the price of Consols from 114 to 93, a possibility hardly dreamt of a few years ago. It is hoped and believed that the present prices are unduly depressed, and that, to a considerable extent at any rate, a recovery in value is only a matter of time; but the Directors feel that the prudent course at present, and the one calculated to make for the best interests of the Policyholders in the long run, is to set up a Reserve sufficient to extinguish the deficiency should prices not improve, and leave any increase in value hereafter to be taken credit for only if and when realised.

"Another point which the Directors have had to face is the further drop which has occurred since last Valuation in the rate of interest realised on the Investments of the Association as a whole, the return last year, after deduction of the very heavy Income Tax then current, having fallen to about 3*l.* 10*s.* per 100*l.* In view of this, the Directors feel that a further reduction in the interest bases of Valuation must now be adopted, and this has accordingly been given effect to, the result, however, being that practically the whole of the remaining profit has to be absorbed in meeting the increased sums, amounting in all to 78,885*l.* 14*s.*, now requiring to be kept in hand to enable the Valuations to be made on the basis hereafter referred to.

"It is with much regret, therefore, that the Directors have to intimate that, owing to the circumstances mentioned above, they are unable to make any declaration of Bonuses to the Policyholders in Classes A₁, B₁, and B₂ on the present occasion. While it will be a disappointment to the Policyholders to receive no Bonuses for the past five years, the Directors need scarcely point out that, had it not been for the necessity of keeping back from division the above sums of 163,224*l.* and 78,885*l.*, substantial new Bonuses would have been available as formerly. It is therefore right that the Policyholders, as well as the Agents of the Association, should keep in view that the non-payment of Bonuses at this time in no way diminishes the prospects of substantial profits in the future. The circumstances of the present Valuation are altogether exceptional, and the policy adopted by the Directors, while it will put the Association in a still stronger financial position, should also have the effect of improving, in place of diminishing, its future Bonus prospects.

"For the same reasons which apply to the other Classes, no Cash Bonuses to the Policyholders in Class A. (Old Series) can be declared for the year commencing 6th April 1902, and for that year, therefore, the full premiums stipulated in the policies will be payable."

The Cash Bonuses paid to the Policyholders in Class A. (Old Series) during the five years to 5th April 1901 amounted to 66,205*l.* 7*s.* 8*d.*; while there was paid during the same period in Intermediate Bonus Additions, in Classes other than Class A., 5,983*l.* All the With-Profit Policies in Class A. (Old Series) participated.

(3) In Classes A₁, B₁, and B₂, no new Bonuses having been allocated on this occasion, there are no specimens to furnish.

In Class A. (Old Series) the Annual Cash Bonuses current during the five years on the Premiums for Whole Life Assurances were as follows:—35 per cent. to Entrants on or before 5th April 1855; 25 per cent. to Entrants between 6 April 1855 and 5th April 1860; 20 per cent. to Entrants between 6th April 1860 and 5th April 1865; 17½ per cent. to Entrants between 6th April 1865 and 5th April 1871; and 15 per cent. to Entrants between 6th April 1871 and the close of the Class.

Stair, Chairman.
Archd. Scott, } Directors.
Walter Berry, }
J. Turnbull Smith, Manager.
Gordon Douglas, Actuary.

LIFE ASSOCIATION OF SCOTLAND—*continued.*

(Sixth Schedule.)

Statement of the LIFE ASSURANCE AND ANNUITY BUSINESS of the Life Association of Scotland on the 5th April 1901.

I.

The Tables of Premiums for Assurances for the Whole Term of Life in use at 5th April 1901.

ANNUAL PREMIUM FOR EVERY £100.			ANNUAL PREMIUM FOR EVERY £100.		
Age.	With Profits. Classes A ₁ and B.	Without Profits. Class A ₂ .	Age.	With Profits. Classes A ₁ and B.	Without Profits. Class A ₂ .
	£. s. d.	£. s. d.		£. s. d.	£. s. d.
21	1 19 8	1 13 8	42	3 9 8	2 19 2
22	2 - 8	1 14 4	43	3 12 -	3 1 2
23	2 1 8	1 15 -	44	3 14 8	3 3 6
24	2 2 8	1 15 9	45	3 17 4	3 5 11
25	2 4 -	1 16 7	46	4 - 4	3 8 7
26	2 5 4	1 17 5	47	4 3 4	3 11 3
27	2 6 8	1 18 3	48	4 6 4	3 14 2
28	2 8 -	1 19 2	49	4 9 8	3 17 2
29	2 9 4	2 - 2	50	4 13 4	4 - 5
30	2 10 -	2 1 4	51	4 17 -	4 3 10
31	2 11 -	2 2 4	52	5 1 4	4 7 6
32	2 12 4	2 3 5	53	5 5 -	4 11 4
33	2 14 -	2 4 8	54	5 9 4	4 15 6
34	2 15 4	2 5 11	55	5 13 8	4 19 11
35	2 17 -	2 7 1	56	5 19 -	5 4 7
36	2 18 4	2 8 8	57	6 4 4	5 9 7
37	3 - -	2 10 3	58	6 10 -	5 14 11
38	3 1 4	2 11 8	59	6 16 -	6 - 7
39	3 3 4	2 13 5	60	7 2 4	6 6 8
40	3 5 4	2 15 2	61	7 9 2	6 13 1
41	3 7 4	2 17 2	62	7 16 -	6 19 11

Class B₂.—With Profits.

Age.	Annual Premium.	Age.	Annual Premium.	Age.	Annual Premium.
	£. s. d.		£. s. d.		£. s. d.
21	1 15 6	35	2 9 6	49	4 - 8
22	1 16 2	36	2 11 -	50	4 4
23	1 16 11	37	2 12 8	51	4 7 7
24	1 17 8	38	2 14 2	52	4 11 4
25	1 18 6	39	2 16 -	53	4 15 5
26	1 19 4	40	2 17 10	54	4 19 8
27	2 - 3	41	2 19 11	55	5 4 3
28	2 1 2	42	3 2 -	56	5 9 2
29	2 2 2	43	3 4 -	57	5 14 4
30	2 3 5	44	3 6 5	58	5 19 10
31	2 4 5	45	3 9 -	59	6 5 9
32	2 5 7	46	3 11 9	60	6 12 -
33	2 6 11	47	3 14 7	61	6 18 8
34	2 8 2	48	3 17 6	62	7 5 9

LIFE ASSOCIATION OF SCOTLAND—continued.

II. and III.

Assurances for the Whole of Life.—Classes A₃, B, and B₄.

WITH PROFITS.					WITHOUT PROFITS.									
Age.	Sums Assured.		Bonus Additions, Immediate and Contingent.		Annual Premiums for Whole of Life.		Extra Premiums.*		Sums Assured.	Annual Premiums for Whole of Life.		Extra Premiums.*		
	£.	s. d.	£.	s. d.	£.	s. d.	£.	s. d.	£.	s. d.	£.	s. d.	£.	s. d.
8	—	—	—	—	—	—	—	—	2,500	—	36 17 6	—	—	—
15	100	—	4	—	2 2 6	—	—	—	—	—	—	—	—	—
16	250	—	—	—	4 15	—	—	—	—	—	—	—	—	—
17	1,350	—	4	—	25 17 6	—	—	—	250	—	3 18 9	—	—	—
18	3,250	—	—	—	62 3 9	—	—	—	1,000	—	16 5	—	15	—
19	3,500	—	—	—	67	— 9	—	—	—	—	—	—	—	—
20	3,150	—	6	—	60 17 8	—	—	—	1,750	—	30 16 1	—	—	—
21	9,100	—	40	—	174 19 11	—	13 2 6	—	350	—	5 14 11	—	—	—
22	3,600	—	2 10	—	69 17 7	—	26 5	—	—	—	—	—	—	—
23	14,350	—	60 10	—	288 9 4	—	2 15	—	1,375	—	22 19 5	—	—	—
24	7,700	—	147 16	—	164 15 2	—	—	—	10,150	—	180 3 3	—	—	—
25	19,825	—	282 10	—	399 8 3	—	12 10	—	2,900	—	50 2	—	—	—
26	13,100	—	86 10	—	268 18 2	—	6	—	6,400	—	116 19 3	—	10	—
27	22,375	—	543	— 6	463 13 6	—	—	—	6,250	—	128 7 7	—	7 10	—
28	44,350	—	1,493	—	925 5 3	—	16	—	7,753 18 5	—	145 9 9	—	—	—
29	51,700	—	2,116 6	—	1,101 6 11	—	10	—	26,818 16 9	—	515 19 7	—	7 10	—
30	54,225	—	2,156 7	—	1,198	— 4	87	—	16,551 11 8	—	319 4 9	—	32 10	—
31	52,150	—	2,512	— 6	1,144 18 7	—	5 5	—	5,700	—	110 11 3	—	—	—
32	65,550	—	3,209 8	—	1,488	— 6	13 2	—	8,503 6 8	—	175 7 9	—	1 10	—
33	100,120	—	6,544 15 6	—	2,267 2 4	—	17 18	—	62,723 6 8	—	1,322 18 8	—	26	—
34	92,550	—	6,537 12 8	—	2,118 7 6	—	5	—	23,125 2	—	453 16	—	2	—
35	94,550	—	6,482 4 8	—	2,276 16 5	—	15	—	49,400 12	—	979 14 2	—	—	—
36	112,100	—	9,700 18 7	—	2,683 7 4	—	20 5	—	27,460 11 11	—	529 15	—	—	—
37	138,600	—	11,866 12 6	—	3,354 4 2	—	15 10	—	32,183 16 8	—	657 13 9	—	44 7 6	—
38	147,150	—	15,390 11 3	—	3,680 6 1	—	24 17 8	—	28,696 15	—	642 1 9	—	—	—
39	169,025	—	20,095 2 1	—	4,197 19 9	—	9 10	—	15,752 11 6	—	377 17 8	—	6 10	—
40	194,600	—	24,476 2 8	—	4,921 6 10	—	12 12 6	—	128,785	— 8	2,765 2 1	—	3	—
41	189,375	—	26,038	—	4,809 4 6	—	43 12 6	—	20,830 4 7	—	431 14 9	—	—	—
42	199,100	—	31,227 7 6	—	5,053 2 3	—	6 10	—	42,476 18 8	—	984 2 3	—	—	—
43	193,900	—	32,182 19 6	—	5,092 17 10	—	4	—	55,773 19	—	611 5 6	—	1 10	—
44	242,701	—	37,738 12 6	—	6,580 19 5	—	45 15	—	35,731 1 8	—	864 11 8	—	—	—
45	197,100	—	39,757 2 2	—	5,203	— 3	2 10	—	92,680 18 4	—	2,040 9 10	—	—	—
46	230,940	—	45,475 14 3	—	6,228 13 8	—	15	—	39,593 6 6	—	1,151 9 3	—	1 8 4	—
47	239,582	—	50,674 17 1	—	6,212 12 11	—	7	—	344,059 18 8	—	9,144 3 11	—	2 2	—
48	242,000	—	51,924 8 1	—	6,710 18 7	—	25	—	38,398 19 4	—	1,105 1 11	—	—	—
49	190,060	—	44,989 3 1	—	5,297 13 10	—	2	—	132,004 18	—	4,051 14 2	—	2 10	—
50	199,280	—	51,375 14 4	—	5,682 17	—	1	—	25,226 13	—	656 2 4	—	7 4 8	—
51	192,771	—	52,886 11 1	—	5,442 7 5	—	13 10	—	31,593 11 7	—	1,044 14 1	—	1 10	—
52	224,340	—	52,760 9 11	—	6,785 7 5	—	10 2 6	—	73,980 8 8	—	2,462 18	—	—	—
53	229,385	—	56,906 11 4	—	6,414 11 3	—	—	—	97,258 5	—	2,957 14 1	—	—	—
54	176,326 10	—	53,260 7 8	—	5,253 11 1	—	2	—	28,854 17 3	—	950 7 1	—	22 10	—
55	177,710	—	59,246 15 5	—	5,324 7 3	—	6 5	—	35,222 19 10	—	1,325 10	—	—	—
56	162,387	—	52,436 7 2	—	5,145 10 10	—	5	—	49,544 6 8	—	1,926 4 1	—	1	—
57	167,100	—	59,436 6 10	—	5,095 5 5	—	1	—	28,985 19 4	—	1,019 8 4	—	—	—
58	164,463	—	54,315 4 1	—	5,146 1 11	—	3	—	57,036 17 8	—	2,443 1 11	—	—	—
59	158,188	—	59,723 12 1	—	5,449 5 7	—	—	—	26,413 17 7	—	1,032 14	—	—	—
60	155,352	—	63,155 1 4	—	5,007 7 2	—	5	—	59,751 3 3	—	2,354 9	—	—	—
61	158,572	—	55,429 4 5	—	5,687 14 3	—	—	—	42,809 3	—	1,738 8 7	—	—	—
62	126,975	—	51,822 8	—	4,566 8 5	—	—	—	17,186 7 2	—	718 6 2	—	—	—
63	108,493 17	—	46,440	—	3,879	— 8	—	—	65,338 9 8	—	2,603 5 3	—	—	—
64	92,125	—	50,448 17 6	—	3,190 12 11	—	—	—	15,463 12	—	758 13 4	—	—	—
65	88,207	—	40,312 8 7	—	3,294 3	—	—	—	117,640 8 11	—	7,752 4 6	—	—	—
66	80,837	—	35,491 9	—	3,113 6 1	—	—	—	14,962 13 4	—	617 19 10	—	—	—
67	67,975	—	35,101	— 6	2,644 10 10	—	—	—	25,670	—	1,138 17 8	—	—	—
68	56,375	—	29,701 12	—	2,366 4 7	—	—	—	14,484 3 7	—	726 15 9	—	—	—
69	47,350	—	31,402 5	—	1,883 6 7	—	—	—	4,581 10 4	—	189 9 9	—	—	—
70	64,100	—	30,367 13	—	2,576 18 7	—	—	—	5,437 6 3	—	122 1 3	—	—	—
71	33,350	—	15,120 2	—	1,640 13	—	—	—	1,668 8 6	—	46 1	—	—	—
72	28,270	—	10,699 15	—	1,567 4 10	—	—	—	4,890	—	328 17 5	—	—	—
73	19,776 1 8	—	11,610 13 10	—	944 11 11	—	—	—	14,348 7 6	—	714 6 9	—	—	—
74	18,403	—	10,740 8 8	—	788 7 8	—	1 10	—	4,161 5 10	—	237 8 6	—	—	—
75	10,800	—	6,246 18	—	416 8	—	—	—	3,501	—	118	— 2	—	—
76	14,050	—	8,954 12	—	559 19 5	—	—	—	85,948	—	6,656 9 1	—	—	—
77	17,400	—	8,073	—	883 2	—	—	—	300	—	24 17 6	—	—	—
78	12,400	—	7,723 13	—	721 19 3	—	—	—	400	—	30	— 10	—	—
79	5,800	—	4,226 17	—	328 6 1	—	—	—	1,359 6	—	48 10 4	—	—	—
80	4,150	—	2,416 15	—	212 10	—	—	—	432	—	40 10 8	—	—	—
81	2,350	—	1,732 10	—	137 7 11	—	—	—	500	—	68	— 4	—	—
82	3,650	—	3,562 10	—	167 15 8	—	—	—	7,250	—	998	— 4	—	—
83	7,300	—	4,226 5	—	166 10	—	—	—	300	—	15 19 6	—	—	—
84	2,000	—	771 5	—	195 10 10	—	—	—	1,100	—	115 2 10	—	—	—
85	100	—	70 10	—	6 15	—	—	—	600	—	19 9 10	—	—	—
87	1,000	—	953 10	—	38 6 10	—	—	—	—	—	—	—	—	—
88	300	—	—	—	—	—	—	—	—	—	—	—	—	—
89	2,000	—	1,750	—	113 6 8	—	—	—	—	—	—	—	—	—
91	1,500	—	677 10	—	136 11 8	—	—	—	—	—	—	—	—	—
£.	6,406,969 8 8		1,805,342 15 10		187,753 9 4		493 7 8		2,232,131 16 7		73,973 9 3		186 2 6	

* These extra premiums are not payable during the whole currency of the policies, being mostly for extra risks of short duration, such as visits to foreign countries.

LIFE ASSOCIATION OF SCOTLAND—*continued.*II. and III.—*continued.*

Assurances for the Whole of Life.

Class A. (Old Series.)

Age.	WITH PROFITS.				WITHOUT PROFITS.			
	Sums Assured.	Bonus Additions.	Annual Premiums for Whole of Life.	Extra Premiums.*	Sums Assured.	Annual Premiums for Whole of Life.	Extra Premiums.	
	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	
37	—	—	—	—	50 - -	- 18 8	—	
41	1,200 - -	—	22 12 9	—	—	—	—	
42	450 - -	—	8 8 8	—	—	—	—	
43	1,700 - -	—	31 13 3	—	—	—	—	
44	2,300 - -	—	40 - 9	—	—	—	—	
45	5,250 - -	—	102 6 2	—	170 - -	1 13 6	—	
46	6,950 - -	—	128 18 5	—	188 14 -	1 12 8	—	
47	13,750 - -	—	270 13 4	—	1,429 1 8	—	—	
48	19,730 - -	—	404 17 7	4 15 -	2,813 4 7	19 5 -	—	
49	24,050 - -	—	474 13 -	—	30 - -	—	—	
50	35,100 - -	—	715 18 1	—	8,460 - -	62 2 6	—	
51	33,106 - -	—	714 18 7	—	1,816 14 2	14 14 10	—	
52	51,200 - -	—	1,098 14 10	5 10 -	3,524 7 5	31 17 10	—	
53	59,185 - -	—	1,272 16 10	—	2,609 14 -	4 13 2	—	
54	45,585 10 -	—	1,033 - 8	—	6,396 19 6	56 9 4	—	
55	44,212 - -	—	1,007 10 2	1 10 -	2,062 2 4	10 12 9	—	
56	53,150 - -	—	1,207 1 2	—	1,857 1 10	14 4 3	—	
57	90,170 - -	—	2,126 17 6	2 18 9	5,870 2 -	92 3 6	—	
58	63,690 - -	—	1,449 14 11	—	2,891 - -	58 1 8	—	
59	77,400 - -	—	1,880 4 -	1 - -	664 6 8	1 17 3	—	
60	89,250 - -	—	1,995 3 6	10 7 6	2,495 - -	31 10 9	—	
61	88,433 - -	—	2,131 17 4	3 10 -	17,869 5 -	426 7 4	—	
62	72,000 - -	—	1,777 8 9	3 5 -	7,478 17 -	82 3 8	—	
63	85,377 - -	—	2,119 2 -	—	2,673 - -	40 2 2	—	
64	75,539 - -	—	1,929 8 -	—	1,195 - -	19 16 -	—	
65	78,274 1 -	—	2,031 14 9	- 12 8	2,396 13 4	31 12 9	—	
66	73,838 6 8	—	2,035 14 3	—	8,329 3 4	148 - 5	—	
67	64,971 - -	—	1,798 5 -	3 - -	2,486 13 4	27 14 5	—	
68	73,061 - -	—	1,983 2 8	—	3,199 10 -	71 15 6	—	
69	67,572 - -	—	1,894 1 8	10 - -	1,935 - -	28 14 2	—	
70	59,934 - -	—	1,659 4 10	—	331 6 8	3 16 8	—	
71	70,747 - -	—	1,988 5 4	5 15 -	1,858 - -	24 - 4	—	
72	64,841 - -	—	2,064 13 -	—	1,278 - -	13 8 7	—	
73	50,926 - -	—	1,455 14 7	—	7,985 - -	141 11 7	—	
74	69,427 - -	—	2,002 13 2	—	9,310 18 -	208 5 -	—	
75	54,794 - -	—	1,660 2 5	—	676 7 -	9 16 -	—	
76	63,910 - -	—	1,883 17 11	—	9,064 - -	295 1 6	—	
77	45,562 - -	—	1,327 16 10	—	2,140 - -	2 9 6	—	
78	40,175 - -	—	1,204 - 8	—	773 - -	11 8 6	—	
79	25,455 - -	—	774 - -	—	1,498 - -	7 13 -	—	
80	25,351 - -	—	796 12 7	—	600 - -	19 - 6	—	
81	31,068 - -	—	942 4 9	—	1,300 - -	24 3 11	—	
82	27,981 - -	—	964 19 -	—	1,247 - -	30 12 3	—	
83	18,029 - -	—	506 4 5	—	629 - -	—	—	
84	10,772 - -	—	375 7 -	—	—	—	—	
85	8,250 - -	—	366 17 10	—	340 - -	—	—	
86	1,650 - -	—	67 12 -	—	—	—	—	
87	4,450 - -	—	173 8 10	—	5,000 - -	108 19 2	—	
88	3,350 - -	—	121 1 5	—	100 - -	—	—	
89	5,156 - -	—	192 13 3	—	—	—	—	
90	1,810 - -	—	70 9 5	—	243 - -	—	—	
91	285 - -	—	36 3 7	—	—	—	—	
92	1,000 - -	—	39 18 4	—	—	—	—	
95	200 - -	—	7 11 8	—	—	—	—	
£.	2,081,616 16 8	—	54,568 11 5	52 3 11	135,265 1 10	2,178 10 7	—	

* These extra premiums are not payable during the whole currency of the Policies, being mostly for extra risks of short duration, such as visits to foreign countries.

LIFE ASSOCIATION OF SCOTLAND—*continued.*II. and III.—*continued.*Re-Assurances for the Whole of Life. Classes A₃, B, & B₂.

Age.	WITH PROFITS.				WITHOUT PROFITS.			
	Sums Assured.	Bonus Additions.	Annual Premiums for Whole of Life.	Extra Premiums.	Sums Assured.	Annual Premiums for Whole of Life.	Extra Premiums	
	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	
29	5,000 - -	531 15 -	98 - -	- -	10,500 - -	204 6 4	- -	
30	1,500 - -	167 11 9	30 17 6	- -	900 - -	15 18 4	- -	
32	3,000 - -	300 - -	73 10 -	- -	- -	- -	- -	
33	- -	- -	- -	- -	45,500 - -	955 14 7	- -	
34	2,700 - -	110 - -	61 - 8	- -	2,000 - -	43 - -	- -	
35	2,000 - -	39 13 -	54 17 6	- -	8,000 - -	139 18 4	- -	
36	- -	- -	- -	- -	1,500 - -	30 7 6	- -	
37	1,600 - -	288 - -	39 9 4	- -	- -	- -	- -	
38	- -	- -	- -	- -	9,400 - -	202 - -	- -	
39	12,500 - -	1,087 9 8	322 13 4	- -	- -	- -	- -	
40	6,500 - -	746 12 -	140 9 7	- -	93,500 - -	1,922 9 2	- -	
42	11,200 - -	364 17 -	302 4 4	- -	11,000 - -	277 15 -	- -	
43	13,100 - -	570 - -	58 3 1	- -	12,000 - -	182 5 10	- -	
44	38,901 - -	2,953 19 -	1,179 17 10	- -	7,000 - -	162 14 2	- -	
45	3,000 - -	288 - -	96 15 -	- -	80,000 - -	1,726 11 8	- -	
46	- -	- -	- -	- -	16,900 - -	516 19 1	- -	
47	16,500 - -	1,523 12 -	530 14 -	- -	303,500 - -	8,179 15 5	- -	
48	7,000 - -	643 9 -	223 7 6	10 - -	7,000 - -	151 - 10	- -	
49	- -	- -	- -	- -	5,148 10 -	160 9 8	- -	
50	- -	- -	- -	- -	56,500 - -	1,854 - 10	- -	
51	2,000 - -	270 - -	61 11 8	- -	5,104 - -	178 1 2	- -	
52	20,485 - -	945 6 -	791 19 2	- -	16,000 - -	546 15 10	- -	
53	12,000 - -	896 13 -	389 19 6	- -	61,700 - -	1,783 13 -	- -	
54	- -	- -	- -	- -	6,025 - -	216 9 11	- -	
55	2,500 - -	266 5 -	100 - -	- -	3,000 - -	115 10 -	- -	
56	- -	- -	- -	- -	7,000 - -	280 - -	- -	
57	1,500 - -	547 5 -	28 10 -	- -	4,500 - -	142 6 8	- -	
58	3,000 - -	540 - -	134 10 -	- -	33,400 - -	1,655 7 7	- -	
59	- -	- -	- -	- -	300 9 6	- -	- -	
60	2,000 - -	143 15 -	116 4 8	- -	31,500 - -	1,198 1 4	- -	
61	10,000 - -	2,135 6 8	411 - 11	- -	12,400 - -	405 11 7	- -	
63	- -	- -	- -	- -	59,000 - -	2,351 16 8	- -	
65	2,500 - -	175 - -	151 5 -	- -	84,500 - -	5,913 14 7	- -	
66	4,000 - -	771 13 -	203 18 4	- -	- -	- -	- -	
67	1,000 - -	80 - -	64 5 -	- -	9,000 - -	370 2 6	- -	
70	14,000 - -	3,670 2 9	633 18 1	- -	472 - -	- -	- -	
71	3,000 - -	589 6 8	187 18 -	- -	- -	- -	- -	
76	- -	- -	- -	- -	79,000 - -	6,073 8 4	- -	
82	- -	- -	- -	- -	2,950 - -	501 9 2	- -	
£.	202,486 - -	20,645 11 6	6,487 - -	10 - -	1,086,199 19 6	38,357 15 1	- -	

Re-Assurances for the Whole of Life. Class A (Old Series).

Age.	WITH PROFITS.				WITHOUT PROFITS.		
	Sums Assured.	Bonus Additions.	Annual Premiums for Whole of Life.	Extra Premiums.	Sums Assured.	Annual Premiums for Whole of Life.	Extra Premiums.
	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.
49	- -	- -	- -	- -	6,025 - -	113 2 6	- -
53	4,000 - -	1,470 - -	90 10 -	- -	- -	- -	- -
57	2,000 - -	906 16 -	49 16 8	- -	- -	- -	- -
61	500 - -	179 8 -	11 13 9	- -	10,000 - -	322 5 -	- -
72	3,000 - -	450 4 -	139 17 6	- -	- -	- -	- -
73	- -	- -	- -	- -	1,543 - -	- -	- -
£.	9,500 - -	3,006 8 -	291 17 11	- -	17,568 - -	435 7 6	- -

LIFE ASSOCIATION OF SCOTLAND—continued.

IV., V. and VI.

Assurances other than for the Whole of Life.

Classes A₃ B., and B₂.

CLASS OF ASSURANCE.	WITH PROFITS.					WITHOUT PROFITS.			
	Sums Assured.	Bonus Additions Immediate and Contingent.	Ordinary Annual Premiums.	Extra Premiums.	Total Amount of Ordinary Premiums Received.	Sums Assured.	Ordinary Annual Premiums.	Extra Premiums.	Total Amount of Ordinary Premiums Received.
	£. s.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s.	£. s. d.
Limited Payments -	515,587 10	67,677 12 8	19,820 2 0	35 19 -	192,963 8 11	99,225 - -	3,999 9 0	-	16,490 4 6
Increasing Premiums -	56,700 -	14 - -	1,216 19 6	-	3,006 5 6	135,350 - -	3,155 - 11	-	8,273 5 10
Special Premiums -	-	-	-	-	-	296,665 - -	-	-	60,532 9 4
Joint Life -	21,460 -	3,106 - -	969 10 8	-	10,908 16 9	55,085 - -	2,707 12 8	-	12,827 3 6
Last Survivor -	-	-	-	-	-	27,064 13 4	555 6 0	-	4,589 9 4
Endowment Assurances -	1,273,471 -	75,006 10 2	53,298 - 7	407 14 8	483,839 15 2	533,484 18 4	32,673 9 11	10 5	100,990 1 9
Combined Benefit -	-	-	-	-	-	125,350 - -	3,929 7 10	6 -	9,235 10 10
Contingent -	-	-	-	-	-	434,695 - -	3,208 9 -	372 -	29,723 17 10
Temporary -	-	-	-	-	-	203,717 9 10	3,257 8 11	4 -	17,485 - 2
Endowments -	-	-	-	-	-	29,562 6 6	1,300 17 5	-	8,309 13 2
Issue -	-	-	-	-	-	144,060 - -	-	-	5,540 6 6
Early Assurances -	15,100 -	-	236 7 10	-	236 7 10	-	-	-	-
£.	1,862,308 10	148,803 2 10	75,561 1 4	443 13 8	686,936 9 2	2,064,180 8 -	44,487 2 11	392 5	274,927 2 9

Assurances other than for the Whole of Life.

Class A. (Old Series).

CLASS OF ASSURANCE.	WITH PROFITS.					WITHOUT PROFITS.			
	Sums Assured.	Bonus Additions.	Ordinary Annual Premiums.	Extra Premiums.	Total Amount of Ordinary Premiums Received.	Sums Assured.	Ordinary Annual Premiums.	Extra Premiums.	Total Amount of Ordinary Premiums Received.
	£. s.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.
Limited Payments -	17,950 -	-	531 4 4	-	13,815 6 5	200 - -	6 17 9	-	172 13 3
Special Premiums -	-	-	-	-	-	10,000 - -	-	-	2,424 - 8
Joint Life -	10,350 -	-	461 8 7	-	16,662 8 8	555 - -	15 11 8	-	1,751 2 6
Last Survivor -	-	-	-	-	-	500 - -	7 - 3	-	232 6 -
Endowment Assurances -	56,850 -	-	1,600 - 1	- 10 -	50,080 12 4	729 8 5	-	-	758 3 7
Contingent -	-	-	-	-	-	2,000 - -	-	-	182 - -
£.	35,150 -	-	2,592 8 -	- 10 -	80,548 7 5	13,984 8 5	29 9 8	-	5,520 11 -

Re-Assurances other than for the Whole of Life.

Classes A₃, B., and B₂.

CLASS OF RE-ASSURANCE.	WITH PROFITS.					WITHOUT PROFITS.			
	Sums Assured.	Bonus Additions, Immediate and Contingent.	Ordinary Annual Premiums.	Extra Premiums.	Total Amount of Ordinary Premiums Paid.	Sums Assured.	Ordinary Annual Premiums.	Extra Premiums.	Total Amount of Ordinary Premiums Paid.
	£. s.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.
Limited Payments -	28,000 -	1,800 - -	1,285 6 3	-	6,339 7 11	11,000 - -	495 - -	-	1,485 - -
Increasing Premiums -	-	-	-	-	-	26,000 - -	473 13 2	-	1,739 7 8
Special Premiums -	-	-	-	-	-	253,400 - -	-	-	56,466 17 7
Endowment Assurances -	12,500 -	749 10 -	544 14 7	-	3,138 4 2	117,764 11 11	6,557 15 -	-	30,394 1 3
Joint Life -	-	-	-	-	-	33,500 - -	1,786 12 1	-	3,392 13 3
Temporary -	-	-	-	-	-	18,000 - -	-	-	972 - -
Contingent -	-	-	-	-	-	209,500 - -	1,586 17 1	-	15,443 13 9
Issue -	-	-	-	-	-	35,000 - -	-	-	512 10 -
£.	40,500 -	2,609 10 -	1,830 - 10	-	9,527 12 1	764,164 11 11	10,360 2 4	-	115,406 3 11

LIFE ASSOCIATION OF SCOTLAND—*continued.*

• VII.

Immediate Annuities on Single Lives.

Age.	Annuities.	Age.	Annuities.	Age.	Annuities.	Age.	Annuities.
	£. s. d.		£. s. d.		£. s. d.		£. s. d.
16	20 16 6	49	272 7 2	65	994 17 -	81	485 4 10
20	20 16 6	50	323 6 2	66	1,529 10 4	82	1,126 3 10
29	100 - -	51	381 10 8	67	1,278 12 2	83	1,659 8 8
34	148 - -	52	437 8 2	68	1,189 2 -	84	544 5 4
35	75 - -	53	420 12 8	69	1,045 7 7	85	566 15 8
36	124 11 6	54	511 17 10	70	2,325 10 8	86	316 17 1
37	14 11 -	55	1,068 2 6	71	1,809 1 11	87	325 6 10
39	25 18 4	56	664 14 2	72	1,581 1 2	88	100 6 3
40	307 16 -	57	540 4 10	73	1,502 2 6	89	445 14 -
42	17 5 4	58	937 6 8	74	1,246 8 2	91	200 19 -
43	166 3 4	59	808 16 6	75	1,064 18 8	92	32 - 8
44	264 7 6	60	1,496 4 4	76	1,002 12 10	93	85 8 4
45	55 15 -	61	1,235 7 2	77	905 2 4	94	64 8 4
46	85 17 10	62	1,575 15 6	78	2,655 19 2		
47	645 6 -	63	1,254 14 8	79	488 10 6		
48	127 13 8	64	1,332 12 2	80	192 10 10	£.	43,325 6 4

Immediate Annuities, other than on Single Lives.

Description.	Ages.	Annuities.	Total.	Description.	Ages.	Annuities.	Total.
		£. s. d.	£. s. d.			£. s. d.	£. s. d.
Special—54 <i>l.</i> 19 <i>s.</i> 6 <i>d.</i> to 79 to be continued at 25 <i>l.</i> to 78 if alive after 79's death.	78-79	54 19 6	54 19 6	On Last Survivor— <i>continued.</i>	Two Lives		
On Joint Lives	45-43	11 6 10			68-63	31 1 2	
	58-34	1,366 8 -			69-63	7 5 2	
	61-33	9,134 8 -			66	100 - -	
	63-28	969 - -			69	100 - -	
	70-31	38 10 -			70-55	23 1 4	
	75-42	169 12 -			64	63 4 8	
	76-49	88 15 -			72-68	90 - -	
	81-46	408 - -			73-73	45 14 10	
	85-49	475 - -			74-66	52 - -	
	87-53	241 11 4	12,902 11 2		75-73	9 9 8	
On Last Survivor	Two Lives.				76-45	50 - -	
	43-40	13 - -			77-69	43 14 -	
	45-43	8 17 -			78-66	33 3 4	
	48-43	21 12 10			67	50 - -	
	49-26	20 - -			81-79	26 - -	
	53-46	9 15 -			82-73	177 12 6	
	56-48	18 3 2			76	250 - -	
	49	45 1 10			84-47	100 - -	
	54	16 - 6			78	40 - -	
	58-56	110 17 2			86-60	54 4 -	
	59-49	55 2 -			Three Lives.		
	57	16 9 -			52-48-43	30 - -	
	63-58	30 - -			68-56-34	45 - -	2,057 19 2
	64-62	144 2 8		Temporary for 6½ years.	9	13 - -	13 -
	65-62	25 - -		For Terms Certain—			
	63	49 14 4		Perpetuities		7 19 -	
	65	28 9 8		1½ years		7 19 -	
	67-66	24 3 4		9 years		101 19 4	117 17 4
						£.	15,146 7 2

Re-Assurances of Immediate Annuities on Single Lives.

Age.	Annuities.
	£. s. d.
78	200 - -
70	500 - -
£.	700 - -

LIFE ASSOCIATION OF SCOTLAND—continued.

VII—continued.

Re-Assurances of Immediate Annuities.

Other than on Single Lives.

Description.	Ages.	Annuities.	Total.
		£. s. d.	
Joint Life - - - - -	58-34	600 - -	
	61-33	8,334 8 -	
	63-28	541 - -	
		£.	9,475 8 -

VIII.

Annuities other than Immediate.

Description.	Annuities.	Consideration Money, if by Single Payment.	Annual Premiums.	Total Annual Premiums Received.
	£. s. d.	£. s. d.	£. s. d.	£. s. d.
Reversionary - - - - -	1,021 16 8	2,388 13 3	184 7 6	1,837 10 -
Deferred - - - - -	806 3 5	1,973 9 11	384 6 6	2,940 12 11
£.	1,828 - 1	4,362 3 2	568 14 -	4,778 2 11

IX.

The average rate Interest yielded by the Life Assurance Fund of the Association, after deduction of Income Tax, during each of the five years was as follows:—Year ending 5th April 1897, 3*l.* 13*s.* 5*d.*; 1898, 3*l.* 12*s.* 2*d.*; 1899, 3*l.* 13*s.* 1*d.*; 1900, 3*l.* 11*s.* 4*d.*; 1901, 3*l.* 10*s.* 10*d.* These rates are arrived at by the formula $\frac{2I}{A+B-I}$, when A and B represent the amount of the fund at the beginning and the end of the year respectively, and I the Interest received during the year after deduction of Income Tax.

X.

After payment of three full years' Premiums the guaranteed Surrender Values of Ordinary Whole of Life and Endowment Assurance Policies, on Single Lives, are as follows:—

On participating Policies in Class A₁, under which no bonuses have been surrendered, Two-fifths (40 per cent.) of the total premiums paid, exclusive of that for the first year of the assurance and of any extra premiums over and above the ordinary tabular rate.

On non-participating Policies,—on Policies in Classes B₁ and B₂, prior to vesting of the Bonuses,—and on Policies in Class A (old series), under which the profits have been allocated in cash,—one-third (33½ per cent.) of the total premiums paid, exclusive of that for the first year of the assurance and of any extra premiums over and above the ordinary tabular rate.

These are the minimum values only, the actual values in practice being often considerably larger, according to the duration of the policy or term of the assurance.

For pure Endowments, with return of the premiums paid in the event of death before the specified age be attained, the minimum surrender value, after payment of two years' premiums, is two-thirds (66½ per cent.) of the total premiums paid.

(Note.)

The Association does not transact business at other than its European rates of premium. The temporary extra premiums in the accompanying Tabular Statement of the policies include any charges for residence abroad.

Except in the older series of Class A, the youngest policy in which has now existed for 24 years, the ordinary whole life policies on lives assured at higher premiums than the ordinary rates, on account of unfavourable family or personal history, are dealt with in the valuation as if the lives were of correspondingly higher ages. In the case of other than ordinary whole life policies, on similar lives, the ages are not increased, each year's extra premiums being held to be sufficient for each year's extra risk. One-half of all annual extra premiums under special licences for extra risk is included in the reserve.

Stair, Chairman.
Archd. Scott, } Directors.
Walter Berry, }
J. Turnbull Smith, Manager.
Gordon Douglas, Actuary

FRIENDS' PROVIDENT INSTITUTION.

(First and Second Schedules.)

REVENUE ACCOUNT

Of the Friends' Provident Institution for the Year ending the 20th of the Eleventh month 1901.

Amount of Funds at the beginning of the Year:	£.	s.	d.	Claims under Policies:	£.	s.	d.
Assurance Funds - 2,793,828 19 -	£.	s.	d.	Payable at Death - 136,781 1 -	£.	s.	d.
Investments Reserve Fund - 16,143 2 8				Payable at Maturity - 2,955 5 -			
Premiums:							
Single and Commutation - 2,536 16 8	2,809,972	1	8	Surrenders -			139,736 6 -
Periodical - 174,318 2 -				Annuities -			4,996 17 1
Consideration for Annuities - 67,323 6 2				Commission -			29,886 9 4
Interest Dividends, and Rents - 114,398 13 -				Expenses of Management -			6,530 11 11
Less Income Tax - 6,310 19 10				Bonus by reduction of periodical Premiums -			10,395 6 -
				Loss on sale of two properties met by transfer from Investments Reserve Fund -			20,856 10 9
				Amount of Funds at the end of the year, as per Second Schedule, viz.:			2,571 16 10
				Assurance Funds - 2,932,578 11 5	£.	s.	d.
				Investments Reserve Fund - 14,685 10 4			
							2,947,264 1 9
	£.	3,162,237	19 8		£.		3,162,237 19 8

BALANCE SHEET

Of the Friends' Provident Institution on the 20th of the Eleventh month 1901.

LIABILITIES.	£.	s.	d.	ASSETS.	£.	s.	d.
Assurance Funds - 2,932,578 11 5				Mortgages on Property within the United Kingdom -	1,309,546	3	-
Investments Reserve Fund 14,685 10 4				Loans on the Institution's Policies -	267,071	11	-
				Loans on other Companies' Policies -	4,920	-	-
Claims notified but not yet paid -	33,861	14	-	Loans on Life Interests and Reversions -	9,178	2	1
Unclaimed Annuities and Deposits -	1,747	9	2	Loans to Corporations of Cities and Boroughs -	162,396	2	5
Agents' Mutual Surety Fund -	2,710	4	5	Loans to Poor Law Unions -	140,805	-	10
Agents' Balances -	185	2	8	Loans on Security of County and District Rates -	267,418	1	3
Interest and Instalment of Principal received in advance -	103	6	5	Loans to Commissioners of Rivers and Navigations -	49,105	2	11
				Investments in British Government Securities -	4,912	10	-
				Investments in Colonial Government Securities -	2,456	18	9
				Investments in Canal and Dock Companies' Debentures and Debenture Stocks -	28,550	2	-
				Investments in Commercial and Industrial Co's. Debentures and Debenture Stocks -	297,287	5	10
				Investments in Financial Trust Companies' Debentures -	37,824	-	-
				Investments in Freehold Ground Rents -	57,357	11	-
				Investments in Freehold Properties -	30,373	19	8
				Investments in Freehold Offices at Bradford -	12,000	-	-
				Investments in Municipal Securities -	85,191	2	11
				Investments in Railway Debenture Stocks -	29,423	4	2
				Investments in Railway Guaranteed and Preference Stocks -	43,453	14	5
				Investments in Steamship Companies' Debentures and Debenture Stocks -	33,540	-	6
				Investments in Waterworks Companies, Debentures -	4,200	-	-
				Investments outside the United Kingdom, viz.:			
				East Indian Railway Debenture Stock -	5,584	-	-
				Canadian Pacific Railway Preference Stock -	5,092	2	1
				Bonds of City of Christiania -	2,918	3	6
				Agents' Balances -	164	14	5
				Outstanding Interest, viz.:	£.	s.	d.
				Accrued but not yet payable -	31,951	13	6
				Overdue 20th of 11th month -	1,109	14	7
				Overdue pending sale of a property in hand -	3,754	4	-
							36,815 12 1
				Cash:			
				On Deposit -	35,000	-	-
				In hand and on Current Account -	32,656	16	3
							67,656 16 3
				Office Furniture -	566	-	1
				Stamps on hand -	63	17	3
	£.	2,985,871	18 5		£.		2,985,871 18 5

Fredk. Priestman, Chairman.
 Richard. E. Clark, } Directors.
 Joshua Smithson, }
 John B. Tennant, Secretary and Actuary.

UNITED PROVIDENT ASSURANCE COMPANY (LIMITED).

LIFE REVENUE ACCOUNT.

From 2nd January, 1900 (date of Registration), to 30th June 1901, including the transactions of the Mutual Provident Alliance Friendly Society for the Half Year to 30th June, 1901.

	Mutual Provident Alliance.	United Provident.	Total.		Mutual Provident Alliance.	United Provident.	Total.
	£. s. d.	£. s. d.	£. s. d.		£. s. d.	£. s. d.	£. s. d.
Shareholders' Capital paid up	—	25,614 15 -	25,614 15 -	Claims under Life Policies	2,060 19 9	1,063 2 6	3,754 2 3
Premiums on Deferred Shares	—	4,245 - -	4,245 - -	Endowment Claims	45 - -	—	45 - -
Mutual Provident Alliance Friendly Society Life Fund, at 31st December, 1900, per last printed Accounts	25,260 6 6	—	25,260 6 6	Surrenders	145 5 7	—	145 5 7
Management Fund	—	1,654 9 9	1,654 9 9	Commissions and Procura- tion Fees	—	3,378 19 3	3,378 19 3
Premiums (no re-assurances)	657 1 7	7,465 11 10	8,122 13 5	Expenses of Management, including Head Office Salaries, Directors' Fees, Medical Fees, Travelling Expenses, Stationery, Policy Stamps, Postages, Rents, &c.	262 16 9	3,613 17 4	3,876 14 1
Interest, Dividends, Rents, &c.	379 - 8	1,374 17 4	1,753 18 -	Preliminary Expenses, in- cluding Registration of Company	—	3,223 1 -	3,223 1 -
Levies, Fines, and Manage- ment Contributions	—	270 13 1	270 13 1	Expenses re Absorption of the Mutual Provident Alliance Friendly Society in Terms of Agree- ment	—	1,958 8 9	1,958 8 9
Transfer Fees	—	1 2 6	1 2 6	Amount of Funds at 30th June, 1901	22,761 6 8	26,789 - 8	50,550 7 4
£.	26,305 8 9	40,626 9 6	66,931 18 3	£.	26,305 8 9	40,626 9 6	66,931 18 3

ANNUITY FUND AND SICKNESS AND MEDICAL AID FUND (M.P.A.),

For the Six Months to 30th June, 1901.

	Annuity Fund.	Sickness, &c., Fund.		Annuity Fund.	Sickness, &c., Fund.
	£. s. d.	£. s. d.		£. s. d.	£. s. d.
Amount of Funds on 31st December, 1900, as per last printed Accounts	1,089 15 2	10,112 19 5	Sickness and Medical Aid Claims	—	230 7 1
Premiums	2 2 2	838 15 -	Annuities paid	106 16 -	—
Interest	16 6 10	151 13 11	Management Expenses	- 16 9	133 14 10
£.	1,108 4 2	10,598 8 4	Amount of Funds at 30th June 1901	1,000 11 5	10,334 6 5
			£.	1,108 4 2	10,598 8 4

UNITED PROVIDENT ASSURANCE COMPANY (LIMITED)—*continued*.

BALANCE SHEET, at 30th June 1901.

LIABILITIES.	£.	s.	d.	ASSETS.	£.	s.	d.
Shareholders' Capital, 100,000 <i>l.</i> Issued :—				Mortgages on Freehold and Leasehold Properties in the United Kingdom -	23,697	10	-
44,112 Ordinary Shares of 1 <i>l.</i> each, 10 <i>s.</i> paid	22,056	-	-	Loans on Company's Policies -	305	10	-
4,245 Deferred Shares of 1 <i>l.</i> each	4,245	-	-	British Government Securities, at Cost <i>Note.</i> —This Security is deposited with the Court of Chancery in compliance with the Life Assurance Companies Act, 1870.	20,000	-	-
	26,301	-	-	British Railway Debenture Stock -	4,877	10	6
Less unpaid -	686	5	-	Freehold and Leasehold Properties -	6,061	15	8
<i>Note.</i> —681 <i>l.</i> 2 <i>s.</i> 6 <i>d.</i> has since been paid.				Freehold Ground Rents -	561	9	3
	25,614	15	-	Office Furniture, Fixtures, and Fittings at Head Office and Branches -	651	9	9
Life Assurance Funds :—				Outstanding Premiums -	763	15	2
United Provident -	1,174	5	8	Outstanding Interest and Rents due and accrued -	617	17	9
Mutual Provident Alliance	23,761	6	8	Superintendents' Balances -	90	9	5
	24,935	12	4	Cash on hand -	17	16	1
Funds per Life Revenue Account -	50,550	7	4	Organisation and Extension Expenses -	7,800	6	7
Sickness and Medical Aid Fund, per Revenue Account -	10,234	6	5				
Annuity Fund, per Revenue Account -	1,000	11	5				
Total Funds -	61,785	5	2				
Claims admitted unpaid -	17	10	-				
Balance due to Bankers -	902	18	10				
Sundry Creditors (including Directors' Fees not drawn) -	2,729	16	2				
	£. 65,435	10	2		£. 65,435	10	2

W. B. Thornton, Chairman.
 John F. Haworth, } Directors.
 W. R. Bootland, }
 S. J. Eyre Hartley, General Manager and Secretary.

We have audited the Books of the Company from the date of Incorporation to 30th June, 1901, including the Books of the Mutual Provident Alliance Friendly Society for the Half-year ending same date, and have compared the foregoing Statements of Accounts therewith and find them correct. We have to report that in our opinion the Balance Sheet is properly drawn up, so as to exhibit a true and correct view of the state of the Company's affairs.

We have verified the securities held by the Company, and have had produced to us the Certificate of the Paymaster-General for the 20,242*l.* 7*s.* 2*d.* New Consols forming the Statutory Deposit.

In accordance with the provisions of the Companies Act, 1900, we certify that all our requirements as Auditors have been complied with.

Milne, Gaff & Stirling, Chartered Accountants.
 Fredk. Murgatroyd, F.C.A.

London, 30th September, 1901.

LE PHÉNIX, OF PARIS, LIFE ASSURANCE COMPANY.

(First and Second Schedules.)

REVENUE ACCOUNT

Of Le Phénix, of Paris, Life Assurance Company, for the Year ending 31st December 1900.

	£.	s.	d.		£.	s.	d.	
Amount of Funds at the beginning of the year	11,453,503	8	3	Claims paid	307,839	12	9	
				Endowment Assurances Matured	531,307	14	7	
Premiums received during the year	821,207	11	7	Annuities	359,782	15	3	
				Policies Surrendered	101,381	19	4	
Consideration for Annuities granted	500,776	7	1	Commissions	78,329	3	2	
				General Expenses, 1900	62,690	8	3	
Interest from Investments	467,929	7	4	Bonus to Policy-holders, 1900	41,732	10	7	
				Dividend to Shareholders, 1899	40,000	-	-	
				Balance of Funds	11,720,352	10	4	
£.	13,243,416	14	3		£.	13,243,416	14	3

BALANCE SHEET

Of Le Phénix, of Paris, Life Assurance Company, on 31st December 1900.

LIABILITIES.	£.	s.	d.	ASSETS.	£.	s.	d.
Capital - - - - 180,000 - -				Mortgages on Towns and Private Properties -	1,822,645	3	9
Capital uncalled - - 120,000 - -				Loans on the Company's Policies - -	375,051	18	7
Capital Paid-up - - - -	40,000	-	-	French Government Stocks - - -	292,392	18	7
Assurance and Annuity Funds - - -	11,199,908	2	11	Debentures, French Railways - - -	4,434,115	14	9
Statutory Reserve - - - -	136,000	-	-	Debentures, Parisian Water Company -	91,250	9	3
Contingency Reserve - - - -	252,376	14	3	Debentures, Crédit Foncier of France -	65,063	17	8
Profit and Loss - - - -	92,067	13	2	Shares, French Railways - - -	63,175	8	2
Total as per First Schedule - £.	11,720,352	10	4	Shares, Bank of France - - -	35,149	-	6
Claims admitted but not yet paid - - - - 112,533 7 10				Sundry French Shares - - -	48,041	12	-
Endowment at fixed Terms, due by death, to be paid at their period - - - 247,641 10 8				Real House Property in France - -	2,873,694	13	9
	360,174	18	6	Freehold Property and Ground Rents -	897,116	17	10
Bonus to Policy-holders - - - -	41,732	10	7	Deposit with Foreign Governments -	200,417	6	-
Sundry Creditors - - - -	137,949	6	8	Foreign Government Stocks - - -	666,418	-	8
				Agents' Balances - - -	137,783	8	10
				Outstanding Premiums - - -	93,980	18	5
				Outstanding Interest - - -	102,181	5	9
				Outstanding Rent - - -	36,218	14	6
				Cash on deposit in Bank - £. s. d.	17,599	3	1
				Cash in Hand - - - 7,523 11 11			
					25,122	15	-
				Outstanding Bills - - -	389	2	1
£.	12,280,209	6	1	£.	12,280,209	6	1

The pound sterling at the rate of 25 francs.

E. J. de Banneville, Chairman.
L. Savoye,
J. Raoul Mallet, } Directors.
M. F. Matignon, General Manager.

CLERGY MUTUAL ASSURANCE SOCIETY—*continued.**(Fifth Schedule.)*

Statement respecting the VALUATION OF THE LIABILITIES under Life Policies and Annuities of the Clergy Mutual Assurance Society, made by the Actuary.

I.

The date up to which the Valuation is made is the 31st May, 1901.

II.

The Principles upon which the Valuation and Distribution of Profits among the policy-holders are determined by the Board of Directors, acting with the advice of the Actuary and Consulting Actuary, and are follows:—

(a) Principles of Valuation.

The Valuation is made throughout on the Net Premium System, the value of the sums as being treated as a liability, and the value of the net premiums receivable in future being treated as an asset.

In the case of assurances on which the premiums have been paid up, or are payable for a limited term of years, the value of the whole-life loading is reserved, the value of the net premiums being adjusted accordingly.

In the Valuation of the premiums, allowance is made for the actual incidence of the premium income.

An adjustment is made on account of claims being payable immediately on proof of death and title.

(b) Principles of Distribution of Profits.

The profits are distributed among whole-life assurances, in accordance with certain scales of apportionment, which are estimated to determine the respective contributions to profit of such assurances.

These scales are derived from those employed on the occasion of the last Valuation in 1896, adjustment being made on account of the allowance of "Interim Bonus" at death during the past five years, the system of allowing "Interim Bonus" having been adopted since 1st June, 1896. The method of construction of the scales is as follows: A valuation of participating whole-life assurances was made on the basis of the formula $(P_{x+n} - P_x)(1 + a_{x+n})$, where P_{x+n} = the office premium at the age at the date of valuation, P_x = the actual premium payable on the assurance, and a_{x+n} = the value of a life annuity of 1 at the age of $x+n$, calculated according to a Table of Mortality constructed from the experience of the Society during the 58 years, 1829 to 1887, with interest at the rate of $3\frac{1}{4}$ per cent. per annum. Reversionary Bonuses were valued by a table of reversions deduced from the same Table of Mortality and rate of interest. The aggregate Reserve brought out by this method was found to be practically equal to the actual Reserve made. It was therefore assumed, for the purpose of arriving at suitable scales of apportionment, that the reserve-value of a policy was determined from the above-described formula.

For policies in force for not less than five years, the scales of apportionment were calculated from the formula which represents the profit which would have accrued, in respect of the past five years, to an assurance on a life aged $x+n$ at the date of valuation, according to the above assumed method of valuation and rates of mortality and interest. This formula is as follows:—

$$(\phi_{x+n-5} - \beta_{x+n-5})(1 + \mu a_{x+n-5}) \div {}^5P_{x+n-5} - (\phi_{x+n} - \phi_{x+n-5})(1 + a_{x+n}),$$

where ϕ = margin in the office annual premium over the net annual premium according to the special table used, less an allowance for expenses of management.

β_{x+n} = net annual premium for the Interim Bonus (corresponding to the scale of apportionment) payable in the event of death between ages $x+n-5$ and $x+n$; and the other functions have their accepted actuarial meaning.

The scales of apportionment for policies less than five years in force were in proportion, according to the number of premiums paid.

The profits on Endowment Assurances are apportioned on the principle of a uniform percentage addition to the sum assured for each annual premium paid during the quinquennial period.

CLERGY MUTUAL ASSURANCE SOCIETY—*continued.*

III.

The Tables of Mortality used in the Valuation are:—

For Whole-Life Assurances, with profits, of more than five years duration—The Institute of Actuaries' H.M.⁽⁶⁾ Table.

For all other Life Assurances—The Institute of Actuaries' H.M. Table.

For Life Annuities—The Carlisle Table.

For the few remaining Annuities contingent on Sickness—A Special Table derived from the Society's Experience.

IV.

The rate of interest assumed in the calculations is $2\frac{1}{2}$ per cent.

V.

The whole of the loading, or difference between the H.M. $2\frac{1}{2}$ per cent. net premiums and the premiums and the premiums payable, is reserved as a provision for future expenses and profits. Further provision for profits is made by the assumption of a rate of interest lower than that likely to be realised on the funds.

VI.

CONSOLIDATED REVENUE ACCOUNT of the Clergy Mutual Assurance Society for Five Years, commencing the 1st June, 1896, and ending the 31st May, 1901.

	£.	s.	d.		£.	s.	d.
Amount of Funds on 1st June 1896, the beginning of the period -	4,049,254	3	11	Claims under Policies, viz.:			
					£.	s.	d.
	£.	s.	d.	Life Assurances	1,278,466	5	-
Premiums, viz.:				Endowment Assurance matured	60	-	-
Life Assurances	1,236,101	18	7	Endowments matured	8,850	-	-
Endowments	8,820	15	6				1,287,376 5 -
Annuities	21,271	5	2	Surrenders			75,103 11 8
	1,266,193	19	3	Annuities			13,152 - -
Interest and Dividends (less income tax) -	758,391	19	2	Expenses of Management			86,119 1 1
Fines on Renewal Premiums	1,718	10	4	Bonus paid in Cash			139,506 19 2
Profit on Investments	1,243	-	4	Written-off Mortgages and Investments			2,986 5 11
Increase in value of Reversions, and Profit on those fallen in	8,305	8	11	Reductions in Premiums made by Bonus			263,474 18 4
				Amount of Funds on 31st May, 1901, the end of the period, as per First Schedule			4,217,388 - 9
	£.	6,085,107	1 11		£.	6,085,107	1 11

CLERGY MUTUAL ASSURANCE SOCIETY—continued.

VII.

SUMMARY AND VALUATION of the Policies of the Clergy Mutual Assurance Society, as at 31st May 1901.

DESCRIPTION OF TRANSACTIONS.	PARTICULARS OF POLICIES FOR VARIATION.										VALUATION.			
	Number of Policies.	Sums Assured and Bonus.	Office Yearly Premiums.			Net Yearly Premiums.	Bonus Reductions of Premiums.			Sums Assured and Bonus.	Assurances by the H.M. and H.M.(S) Tables Annuities by Carlisle Table			Interest 2½ per cent.
			£.	s.	d.		£.	s.	d.		£.	s.	d.	
ASSURANCES.														
I.—WITH PARTICIPATION IN PROFITS.														
For Whole Term of Life	10,084	8,226,179-5	214,869	6	6	188,472-3	44,505	5	9	5,455,450	2,753,930	2,414,983	370,695	3,411,162
Endowment Assurances	121	134,216-5	2,985	11	11	1,965-6	46	11	9	81,960	16,763	10,544	180	71,786
Deferred Assurances, vesting at age 21	784	411,873	17,143	11	7	15,170-6	107	19	1	293,981	211,354	186,445	1,076	83,611
Extra Premiums payable	235	152,650	1,460	2	3	1,283-9	—	—	—	45,259	38,886	34,453	—	10,908
TOTAL Assurances with Profits	11,214	8,926,919	238,393	—	1	205,702-4	44,749	16	7	5,852,976	3,025,928	2,645,225	371,950	3,578,701
II.—WITHOUT PARTICIPATION IN PROFITS.														
For Whole Term of Life	23	30,050	779	18	11	779-9	—	—	—	17,133	12,292	12,292	—	4,861
Endowment Assurances	1	200	7	9	—	7-5	—	—	—	135	98	98	—	42
Deferred Assurances, vesting at age 21	2	2,000	18	6	8	18-3	—	—	—	649	479	479	—	170
Joint Lives	11	6,260	229	5	9	239-3	—	—	—	2,902	2,091	2,091	—	1,811
Last Survivor	1	2,000	50	6	8	44-5	—	—	—	1,740	244	216	—	1,524
Contingent	85	55,250	339	17	2	339-9	—	—	—	5,668	2,788	2,788	—	2,880
Temporary	88	18,400	238	4	7	184-2	—	—	—	776	752	609	—	167
Endowments	124	24,640	1,135	17	1	1,135-9	—	—	—	21,435	7,656	7,656	—	13,779
Extra Premiums payable	—	—	185	8	3	—	—	—	—	102	—	—	—	103
TOTAL Assurances without Profits	235	138,790	2,384	14	—	2,751-5	—	—	—	51,540	26,835	26,214	—	25,326
TOTAL Assurances	11,449	9,065,709	241,260	14	1	208,453-9	44,749	16	7	5,904,516	3,052,813	2,672,439	371,950	3,604,027
Adjustment for Immediate Payment of Claims.														
Deferred, but now absolute for life	13	per annum.	—	—	—	—	—	—	—	53,527	—	—	—	53,527
Deferred Temporary, but now absolute for term of years	69	264	—	—	—	—	—	—	—	1,917	—	—	—	1,917
Reversionary	173	2,568	3,363	15	5	3,363-8	—	—	—	11,780	18,978	18,978	—	11,780
Contingent on Sickness	14	7,363	394	15	7	394-3	—	—	—	43,014	2,424	2,424	—	34,041
TOTAL Annuities	13	1,170	43	15	5	43-8	—	—	—	766	178	178	—	588
TOTAL of the Results	11,730	9,064,709 and 12,037 per ann.	244,863	—	6	213,166-3	44,749	16	7	6,019,980	3,073,898	2,694,019	371,950	3,694,761

CLERGY MUTUAL ASSURANCE SOCIETY—*continued.*VII.—*continued.*

VALUATION BALANCE SHEET of the Clergy Mutual Assurance Society, as at the 31st May 1901.

Net Liability under Assurance and Annuity transactions (as per Summary Statement provided in Schedule 5)	£.	s.	d.	Life Assurance Fund (as per Balance Sheet under Schedule 2)	£.	s.	d.
	3,696,751	-	-		4,212,754	2	5
Surplus	516,003	2	5				
	£.	4,212,754	2 5		£.	4,212,754	2 5

VIII.

All participating policies in force at the date of the Valuation are entitled to share in the profits.

IX.

The results of the Valuation are as follows:—

1. The total amount of profit made in the five years ending 31st May 1901, is 528,105*l.* 16*s.* 10*d.*, the Surplus of 516,003*l.* 2*s.* 5*d.* shown by the Valuation, including 41,205*l.* 5*s.* 7*d.* brought forward from the last division of profits, but excluding 53,308*l.* paid as Interim Bonus in respect of claims in the quinquennium.
2. The amount of profit divided among the policy holders was 487,600*l.*, exclusive of the above sum of 53,308*l.*, the total amount divided in respect of the quinquennium being therefore 540,908*l.*
The number of policies which participated in the division of the above sum of 487,600*l.* was 10,989, and the amount assured by such policies, exclusive of Reversionary Bonuses, was 8,196,282*l.*
3. The following are specimens of Reversionary Bonuses allotted to whole-life policies for 100*l.* for the five years ending 31st May 1901, with their Cash Values and equivalent Reductions of Premium for Life.

Number of Years in force.	AGE AT ENTRY, 20.			AGE AT ENTRY, 30.		
	Reversion.	Cash.	Reduction of Premium.	Reversion.	Cash.	Reduction of Premium.
	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.
5	7 4 11	2 0 11	- 1 11	8 1 9	2 15 7	- 2 11
10	7 13 9	2 7 8	- 2 5	8 8 11	3 4 9	- 3 8
15	8 1 9	2 15 7	- 2 11	8 15 2	3 15 4	- 4 7
20	8 8 11	3 4 9	- 3 8	9 1 -	4 7 6	- 5 11
25	8 15 2	3 15 4	- 4 7	9 7 8	5 1 3	- 7 8
30	9 1 -	4 7 6	- 5 11	10 4 2	6 2 2	- 10 8
35	9 7 8	5 1 3	- 7 8	11 15 1	7 15 5	- 16 3
40	10 4 2	6 2 2	- 10 8	14 7 3	10 7 -	1 6 6
45	11 15 1	7 15 5	- 16 3	17 16 8	13 18 6	2 5 8
50	14 7 3	10 7 -	1 6 6	21 9 2	17 17 11	3 18 1

Number of Years in force.	AGE AT ENTRY, 40.			AGE AT ENTRY, 50.		
	Reversion.	Cash.	Reduction of Premium.	Reversion.	Cash.	Reduction of Premium.
	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.
5	8 15 2	3 15 4	- 4 7	9 7 8	5 1 3	- 7 8
10	9 1 -	4 7 6	- 5 11	10 4 2	6 2 2	- 10 8
15	9 7 8	5 1 3	- 7 8	11 15 1	7 15 5	- 16 3
20	10 4 2	6 2 2	- 10 8	14 7 3	10 7 -	1 6 6
25	11 15 1	7 15 5	- 16 3	17 16 8	13 18 6	2 5 8
30	14 7 3	10 7 -	1 6 6	21 9 2	17 17 11	3 18 1
35	17 16 8	13 18 6	2 5 8			
40	21 9 2	17 17 11	3 18 1			

Note.—In actual practice Reversionary Bonuses are allotted only to the nearest pound, or to the nearest ten shillings if under ten pounds.

The Reversionary Bonuses allotted to Endowment Assurances were at the uniform rate of two per cent. on the sum assured for each annual premium paid during the five years.

G. G. Bradley, Chairman.
W. Paget Bowman, Deputy-Chairman.
C. Musgrave Harvey, Director.
Frank B. Wyatt, Actuary and Manager.

CLERGY MUTUAL ASSURANCE SOCIETY—continued.

(Sixth Schedule.)

Statement of the LIFE ASSURANCE AND ANNUITY BUSINESS of the Clergy Mutual Assurance Society on the 31st May 1901.

I.

ANNUAL PREMIUMS for the Assurance of £100 on a Single Life.

WITH PROFITS.

Age next Birthday.	Annual Premium.	Age next Birthday.	Annual Premium.	Age next Birthday.	Annual Premium.	Age next Birthday.	Annual Premium.
	£. s. d.		£. s. d.		£. s. d.		£. s. d.
14	1 10 4	28	2 3 10	42	3 6 -	56	5 16 -
15	1 11 -	29	2 5 -	43	3 8 -	57	6 2 2
16	1 11 8	30	2 6 4	44	3 10 -	58	6 8 6
17	1 12 6	31	2 7 6	45	3 12 4	59	6 15 -
18	1 13 4	32	2 8 8	46	3 14 10	60	7 1 6
19	1 14 2	33	2 10 -	47	3 17 6	61	7 7 5
20	1 15 -	34	2 11 6	48	4 - 4	62	7 13 8
21	1 16 -	35	2 13 -	49	4 3 8	63	8 - 4
22	1 17 -	36	2 14 8	50	4 7 4	64	8 7 9
23	1 18 -	37	2 16 6	51	4 11 4	65	8 15 9
24	1 19 -	38	2 18 4	52	4 15 8	66	9 4 8
25	2 - 2	39	3 - 2	53	5 - 2	67	9 14 7
26	2 1 4	40	3 2 2	54	5 5 -	68	10 5 7
27	2 2 6	41	3 4 -	55	5 10 4	69	10 17 10

Note.—The Society has no published Non-Profit Rates for the Whole of Life; but members may pay four-fifths of the annual premium, leaving the remaining one-fifth to be charged as a debt on the policy, accumulating at interest; such debt to be discharged in whole or in part, as circumstances will admit, at every quinquennial division of Bonus.

II. and III.

THE Total Amount Assured on Lives for the Whole Term of Life which were in existence at the date above-mentioned; also the corresponding amount of Premiums receivable annually for each Year of Life, after deducting the abatements made by the application of Bonuses.

WITH PROFITS.					WITH PROFITS.				
Age.	Amount Assure l.	Rever- sionary Bonus.	PREMIUMS RECEIVABLE ANNUALLY.		Age.	Annual Amount.	Rever- sionary Bonus.	PREMIUMS RECEIVABLE ANNUALLY.	
			Ordinary.	Extra.				Ordinary.	Extra.
14	£. 100	£.	£. s. d. 1 10 4	£. s. d. -	55	£. 202,247	£. 11,321	£. s. d. 4,947 5 7	£. s. d. 13 1 4
15	200	-	3 - 8	-	56	178,195	9,828 5	4,484 3 8	26 8 6
16	-	-	-	-	57	212,641	12,824	5,004 7 3	73 14 5
17	2,050	-	32 9 7	-	58	212,508	10,069 5	5,345 17 5	49 9 11
18	2,450	-	40 10 9	- 11 8	59	180,450	10,663 5	4,589 2 7	40 18 4
19	1,950	-	31 9 4	- 14 6	60	169,350	13,302 5	4,056 18 9	19 1 7
20	10,500	39	172 6 3	9 - -	61	165,386	13,985	4,070 18 10	29 3 4
21	11,725	-	199 16 -	21 - -	62	163,175	9,093 5	3,478 11 5	40 18 5
22	6,300	7	92 11 2	5 3 8	63	154,744	10,323 5	3,620 15 4	27 14 2
23	26,200	73 5	429 12 8	29 8 6	64	120,496	9,470 5	2,945 1 11	5 15 -
24	15,550	9	284 15 9	9 1 8	65	119,980	8,396	2,517 10 3	30 3 10
25	18,100	70	340 18 11	4 5 8	66	101,366	7,769	2,234 17 10	54 13 -
26	16,900	93 5	313 14 5	13 13 -	67	109,022	8,401	2,194 15 1	7 6 4
27	30,750	56 5	620 16 -	50 11 2	68	110,104	10,451 5	2,543 19 6	4 - 10
28	47,700	131 5	978 - 5	25 9 2	69	111,100	9,124	1,875 4 9	16 5 3
29	56,820	327	1,114 3 5	32 17 4	70	110,200	12,384 5	2,291 13 1	6 10 4
30	57,050	225	1,190 2 3	25 5 1	71	105,922	10,107	2,079 - 4	4 16 8
31	61,500	327 5	1,279 7 10	54 19 4	72	108,350	15,693	1,980 14 9	29 12 -
32	80,825	437	1,682 6 5	63 17 -	73	102,535	15,229 5	1,994 5 3	16 10 -
33	97,770	1,131	2,116 4 10	100 2 8	74	86,546	15,193	1,722 19 7	24 15 -
34	108,120	960 5	2,377 6 -	27 11 8	75	60,379	12,260	812 17 10	7 17 2
35	105,550	1,908	2,286 14 3	78 10 5	76	80,350	16,214 5	1,247 18 11	13 8 6
36	116,350	2,105 5	2,592 10 1	102 3 4	77	55,134	14,374	906 18 5	3 16 8
37	128,468	990	2,865 10 8	68 1 4	78	62,650	16,051 5	931 12 11	1 12 6
38	130,764	2,061	2,940 6 9	92 15 4	79	58,250	15,780 5	278 14 3	11 8 -
39	129,125	2,250	2,992 4 7	48 8 2	80	57,514	18,134 5	1,032 10 3	10 - -
40	141,250	2,477	3,269 10 5	62 15 2	81	36,895	15,146 5	351 13 5	3 3 4
41	162,000	4,024 5	3,811 9 9	33 9 8	82	43,125	16,702	309 13 9	-
42	191,070	3,061	4,429 15 3	71 12 6	83	21,875	11,820	85 8 10	-
43	188,189	4,183	4,358 2 9	61 10 11	84	24,650	15,446	431 7 1	-
44	197,078	5,698	4,735 2 -	32 11 10	85	28,100	14,253	431 4 8	-
45	215,010	6,905 5	5,042 1 10	60 1 4	86	15,100	10,039	-	-
46	191,277	4,860	4,546 18 1	34 3 4	87	11,380	8,168	16 10 4	- 19 -
47	226,950	6,060 5	5,664 13 11	115 14 -	88	10,120	7,820	34 14 6	-
48	206,025	7,979 5	5,129 10 10	37 7 2	89	7,900	5,682	32 2 6	-
49	205,088	10,163 5	4,830 2 4	40 - 4	90	6,200	3,324	47 5 -	-
50	235,500	8,390	6,255 3 9	36 5 7	91	9,000	6,028	-	-
51	210,338	9,149 5	5,208 15 9	130 9 3	92	7,000	7,479	-	-
52	181,440	10,277	4,485 14 2	35 16 10	93	2,000	2,862	-	-
53	267,975	13,013 5	6,622 13 9	29 19 4					
54	165,404	6,170	4,167 1 -	17 5 11					
					£.	7,669,350	556,829 5	170,364 - 9	2,235 17 3

CLERGY MUTUAL ASSURANCE COMPANY—*continued.*II. and III.—*continued.*

WITHOUT PROFITS.

Age.	Amount Assured.	Reversionary Bonus.	Premiums Receivable Annually.	
			Ordinary.	Extra.
	£.	£.	£. s. d.	£. s. d.
29	1,000	—	34 14 2	—
31	1,000	—	26 5 —	—
34	2,300	—	—	—
35	2,000	—	43 5 —	2 14 2
39	10,000	—	230 8 4	97 1 8
40	5,000	—	118 19 2	81 — 10
42	500	—	—	—
47	200	—	5 8 8	—
51	300	—	7 13 6	—
55	1,500	—	30 18 10	—
56	900	—	27 3 6	—
57	1,200	—	39 6 2	—
59	250	—	14 5 3	—
60	2,500	—	80 4 2	—
70	500	—	30 1 8	—
74	200	—	23 19 10	—
81	700	—	67 5 8	—
£.	30,050	—	779 18 11	180 16 8

IV., V. and VI.

The Total Amount Assured under Classes of Assurance business, other than for the Whole Term of Life at uniform Annual Premiums throughout Life; also, the Amount of Premiums receivable Annually, and the Total Amount of Premiums received:—

CLASS OF ASSURANCE.	Sum Assured.	Reversionary Bonus.	Premiums Receivable Annually.		Total Premiums Received.
			Ordinary.	Extra.	
WITH PARTICIPATION IN PROFITS.	£.	£.	£. s. d.	£. s. d.	£. s. d.
For Whole Term of Life—limited number of Payments	123,950	12,266·5	2,239 — 2	7 5 10	57,800 9 —
Endowment Assurances	402,982	8,891	17,034 12 6	185 4 9	90,466 12 11
Deferred Assurances, vesting at age 21	152,650	—	1,450 2 3	—	8,900 18 6
£.	679,582	21,157·5	20,723 14 11	192 10 7	166,168 — 5
WITHOUT PARTICIPATION IN PROFITS.					
Endowment Assurances	200	—	7 9 —	—	52 3 —
Deferred Assurances, vesting at age 21	2,000	—	18 6 8	—	137 2 6
Joint Lives	5,250	—	229 5 9	— 16 6	3,549 12 8
Last Survivor	2,000	—	50 6 8	—	1,862 6 8
Contingent	55,250	—	339 17 2	—	5,877 7 5
Temporary	18,400	—	238 4 7	3 15 —	1,250 6 4
Endowments	26,640	—	1,135 17 1	—	11,260 14 —
£.	109,740	—	2,019 6 11	4 11 6	23,989 12 7

CLERGY MUTUAL ASSURANCE SOCIETY—*continued.*

VII.

The Total Amount of Immediate Annuities on Lives.

ANNUITIES FOR LIFE.

Age last Birthday.	Amount.	Age last Birthday.	Amount.
	£.		
53	30	65	10
57	30	77	20
58	10	84	30
60	10	89	52
64	20	93	52
		£.	264

ANNUITIES FOR SHORT TERMS OF YEARS (varying from 1 to 11).

Age last Birthday.	Amount.	Age last Birthday.	Amount.
	£.		£.
10	220	17	290
11	290	18	160
12	250	19	260
13	250	20	30
14	298	21	100
15	170	22	20
16	230	—	—
		£.	2,568

VIII.

The Amount of all Annuities other than those specified under Heading No. 7.

Class of Annuity.	Amount of Annuities.	Premiums receivable Annually.	Total Premiums received.
	£.	£. s. d.	£. s. d.
Deferred Temporary - - - - -	7,358	3,363 15 5	20,372 8 11
Reversionary - - - - -	677	204 15 7	1,610 17 2
Contingent on Sickness - - - - -	1,170	43 15 5	1,545 9 8
£.	9,205	3,612 6 7	23,528 15 9

IX.

The average rate of interest at which the Life Assurance Fund of the Society was invested at the close of each year during the period since the last investigation was as follows:—

On the 31st May 1897, £4 - - per cent.	On the 31st May 1900, £3 18 4 per cent.
" 1898, 3 19 4 "	" 1901, 3 18 7 "
" 1899, 3 18 8 "	

CLERGY MUTUAL ASSURANCE SOCIETY—*continued.*

X.

The following Tables contain specimens of the minimum Surrender-Values that would be allowed for Policies for 100% for the whole term of life, and for Endowment Assurances, according to the Society's present practice :—

(a) Policies for the whole term of life.

Age at Entry.	NUMBER OF YEARS IN FORCE.					
	5.	10.	15.	20.	30.	40.
	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.
20	3 9 6	7 14 -	12 9 2	17 17 3	31 1 10	46 15 2
25	4 7 6	9 6 1	14 18 1	21 8 3	36 9 9	53 4 4
30	5 3 -	11 - 2	17 16 4	25 6 10	42 6 3	59 15 6
35	6 3 6	13 7 1	21 5 9	29 19 5	48 8 5	66 1 8
40	7 13 -	16 2 1	25 7 3	35 3 6	54 16 -	—
45	9 3 2	19 3 7	29 16 2	40 9 5	60 17 1	-
50	11 - 8	22 14 8	34 9 5	46 2 5	—	—

(b) Endowment Assurances payable on attainment of age sixty, or earlier death.

Age at Entry.	NUMBER OF YEARS IN FORCE.			
	5.	10.	15.	20.
	£. s. d.	£. s. d.	£. s. d.	£. s. d.
20	5 12 2	12 10 5	20 14 1	30 10 8
25	7 6 6	15 19 10	26 8 2	39 3 6
30	9 7 1	20 11 10	34 7 5	51 4
35	12 8 -	27 11 11	46 3 4	69 9 2
40	17 7 -	38 10 11	65 2 9	—
45,	25 12 11	57 16 5	—	—

In the case of a with-profit policy, there would be added the full value of any Reversionary Bonus attaching to the policy, or of any Reduction in the premium.

The Surrender-Value allowed for pure Endowments is equal to all premiums paid without interest.

(Note.)

The Society does not transact business at other than European Rates, but in certain cases charges an extra premium for foreign residence. Such extra premiums, and also the extra premiums charged in the case of under-average lives, are thrown off in the valuation, a reserve being made of the proportion of such extra premiums to the date of next renewal.

G. G. Brudley, Chairman.
W. Paget Bowman, Deputy-Chairman.
C. Musgrave Harvey, Director.
Frank B. Wyatt, Actuary and Manager.

IMPERIAL LIFE INSURANCE COMPANY.

(Third and Fourth Schedules.)

REVENUE ACCOUNTS

Of the Imperial Life Insurance Company, for the Year ending 31st January 1901.

ASSURANCE FUND.

	£.	s.	d.		£.	s.	d.
Amount of Fund at the beginning of the year	2,394,379	19	4	Claims Announced under Policies, less Sums Re-assured	181,673	10	4
Premiums after deduction of Re-assurance Premiums	222,832	1	5	Endowment Policies matured	5,687	8	4
Interest and Dividends	97,389	15	2	Surrender of Policies, including 1,687l. 2s. 7d. for Cash value of Bonuses (less Re-assurances)			
Less Income Tax	4,958	4	1	Cash Values of Reversionary Bonuses, Cash Bonuses, and Bonuses applied in abatement of Premiums	2,492	7	4
Balance of Teachers' Provident Fund	216	14	7	Annuities, less Re-assurances	7,203	17	-
" Profit and Loss on Realisation of Investments	5,300	9	2	Commission	9,676	1	2
Consideration for Annuities granted	1,092	12	3	Expenses of Management	22,364	19	7
Extension Fees	190	11	8	Reserve for Assurances not dependent upon Life transferred to Accident Fund	2,511	6	6
Assignment Fees	75	15	-	Amount written off Investments	25,000	-	-
	£. 2,716,519	14	6	Outstanding Commission at date of Account	1,464	14	10
				Loss on Exchange	34	11	6
				Amount of Fund at the end of the year	2,440,939	7	9
					£. 2,716,519	14	6

ACCIDENT AND GENERAL FUND.

	£.	s.	d.		£.	s.	d.
Amount of Fund at the beginning of the year	1,629	-	-	Claims, less Sums Re-assured	1,969	11	3
Reserve for Unexpired Risks brought forward	1,871	1	2	Commission	613	-	7
Reserve for Assurances not dependent upon Life transferred from Assurance Fund on 31st January, 1901	2,511	6	6	Expenses	255	18	2
Premiums after deduction of Re-assurance Premiums	3,963	8	-	Temperance Abatements and Bonuses	65	3	2
Interest and Dividends	81	3	8	Reserve for Unexpired Risks carried forward	1,796	13	7
Less Income Tax	4	1	2	Reserve for Assurances not dependent upon Life	2,511	6	6
	77	2	6	Amount of Fund at the end of the year	2,840	4	6
	£. 10,051	18	2		£. 10,051	18	2

IMPERIAL LIFE INSURANCE COMPANY—*continued.*

PROPRIETORS' FUND.

	£.	s.	d.		£.	s.	d.
Amount of the Fund at the beginning of the year	191,383	5	7	Dividend to Proprietors	7,500	-	-
Interest and Dividends	7,656	12	6	Interim Bonus	2,812	10	-
Less Income Tax	424	11	9	Contribution to Indian Famine Fund	52	10	-
Profit on Realisation of Investments	7,232	-	9	Amount of Fund at the end of the year	189,787	12	6
Transfer Fees	1,530	8	8				
	6	17	6				
£.	200,152	12	6	£.	200,152	12	6

BALANCE SHEET

Of the Imperial Life Insurance Company on the 31st January 1901

LIABILITIES.	£.	s.	d.	ASSETS.	£.	s.	d.
Proprietors' Capital paid up	150,000	-	-	Mortgages on Property within the United Kingdom	403,632	8	9
„ Reserve Fund	39,787	12	6	Mortgages on Property out of the United Kingdom	132,225	-	-
Assurance Fund	2,440,939	7	9	Mortgages on Life Interests and Reversions	318,965	1	11
Accident and General Fund	2,840	4	6	Mortgages on Rates and Tolls	108,406	5	7
Reserve for unexpired Accident Risks	1,796	13	7	Loans on Company's Policies	89,770	7	10
Reserve for Assurances not dependent upon Life	2,511	6	6	„ Personal Security	21,557	16	6
Teachers' Provident Fund	2,637,875	4	10	„ Miscellaneous Securities	27,626	13	10
Deposits	35,204	-	1	Amount placed on deposit for fixed periods	20,013	17	10
Accrued Interest thereon	381	3	2	Investments:			
	35,585	3	3	British Government Securities	2,757	15	6
Claims announced but not paid (less Re-assurances)	2,673,460	8	1	Indian and Colonial Government Securities	195,371	19	3
	64,242	15	-	Foreign Government Securities	103,992	14	-
Proprietors' Dividends and Bonuses outstanding	10	-	-	Railway and other Debentures and Debenture Stocks	612,868	2	-
Re-assurance Premiums unpaid	1,371	18	2	Railway and other Stocks, Preference and Ordinary	258,838	14	5
Annuities (less Re-assurances) unpaid	78	-	10	Freehold and Leasehold Property and Ground Rents	155,109	6	6
Interest paid in Advance	413	8	7	Municipal Bonds	140,325	13	3
Premiums paid in Advance	30	1	1	Reversions and Life Interests	60,656	1	11
Bills Payable	3,000	-	-	Renewal Premiums due, but with days of grace unexpired	22,862	15	9
Sundry creditors	4,584	18	-	Outstanding Premiums at Head Office	2,191	2	-
The Assurance Fund comprises:				Agents' Balances	12,290	12	11
Life Assurance Fund	2,346,908	11	2	Outstanding Interest	5,791	11	8
Annuity Fund	68,199	8	3	Interest accrued but not due (less Income Tax)	19,351	2	2
Head Masters' Association Pension Fund	9,329	11	10	Cash:			
Head Mistresses' Association Pension Fund	16,501	16	6	On deposit at notice	20,000	-	-
£.	2,440,939	7	9	In hand and on Current Account	10,150	3	11
				Bills Receivable	189	3	8
£.	2,747,191	9	9	Sundry Debtors	2,243	18	7
				£.	2,747,191	9	9

G. N. Marten, Chairman.
 John H. Hale, } Directors.
 Alex. Lavarie, }
 Jas. Chisholm, General Manager.

IMPERIAL LIFE INSURANCE COMPANY—*continued.**(Fifth Schedule.)*

Statement respecting the VALUATION OF THE LIABILITIES under Life Policies and Annuities of the Imperial Life Insurance Company, made by the Actuaries.

I.

The date up to which the valuation is made :—31st January, 1901.

II.

The principles of valuation are as follows : The difference between the present value of the Sum Assured and Bonuses and the Loading on the one hand, and the value of the future gross premiums, exclusive of extra premiums on the other hand, is the net reserved value of the Assurances. The nearest age at the date of valuation was the age adopted for valuation purposes. In addition to the Loading reserved as explained in the answer to question 5, further reserves of (1) 19,504*l.* for additional Claim reserve, and (2) 10,833*l.* being one year's net income from extra premiums for provision for extra risks, were made. The principles of valuation are decided by the Directors in accordance with the Laws and Regulations of the Company.

Profits were divided as follows :—

Imperial Policies.—Series A and B.—Four-fifths of the divisible profits are appropriated to provide a Reversionary Bonus to all Policies entitled to participate, such Bonus being a percentage on the Sums Assured and previous Bonuses (if any) according to the number of Annual Premiums paid since the last division of Profits. Series B Policies receive two-thirds of the Reversionary Bonus under Series A.

New Series, Class I. } Nine-tenths of the divisible profits of their own classes, allotted in the same
 „ „ II. } manner as described above.

„ „ III. Four-fifths of the divisible profits of its own class, allotted in the same manner as described above after the right to participation commences.

Argus Participating Policies.—Guaranteed Bonus Class.—A guaranteed bonus equal to 20 per cent. per annum of the premiums paid since the last division of profits to Policies in force at the end of the quinquennium, or its equivalent addition to the sum assured, or reduction of future premiums, to Policies so entitled according to the terms of the transfer.

England Participating Policies.—The whole of the divisible surplus arising from England Participating Policies, is appropriated to provide a reversionary addition to the Sums Assured.

The Principles of distribution for Imperial Policies are determined by the Company's Laws and Regulations ; for Argus and England Policies by the terms of the respective Agreements for Transfer.

III.

The table or tables of mortality used in the Valuation :

Imperial Policies, H.M. and H.Ms.

Argus „ H.M. and H.Ms.

England „ H.M.

Contingent Assurances, Carlisle.

Immediate Annuities, including Argus and England Immediate Annuities :—the Government, 1883, Experience Tables ; all annuities of three years' duration, or under, having been valued by the Select Table as if they had just been purchased.

The Head Masters' and Head Mistresses' Pension Funds :—the Government, 1883, Experience Tables ; the Select Tables being used throughout.

IMPERIAL LIFE INSURANCE COMPANY—*continued.*

IV.

The rate or rates of interest assumed in the calculations :

Imperial Policies.—Three per cent. interest.

Argus Policies.—Three per cent. interest.

England Policies.—Three and three-quarters per cent. interest.

Immediate Annuities.—Three per cent. interest.

V.

The whole of the difference between the net Premiums on the bases assumed in the Valuation and the Premiums actually payable, exclusive of extra premium, has been reserved for future expenses and profit. Policies by limited payments of Premium, had the same Loading reserved as if they were policies by Annual Premiums payable during the full duration of the Assurance.

The above does not apply to the England business, the Loading reserved in that case being 10 per cent. of the gross Premium on Without Profit Policies, and 15 per cent. of the gross Premium on Profit Policies, the bases on which the business was taken over.

VI.

CONSOLIDATED REVENUE ACCOUNT of the Assurance Fund of the Imperial Life Insurance Company for the Five Years, commencing 1st February, 1896, and ending 31st January, 1901.

	£.	s.	d.		£.	s.	d.
Amount of Funds on 1st February, 1896, the beginning of the Five Years - - -	2,154,729	15	11	Claims announced - - -	982,155	18	4
Premiums - - -	1,115,366	8	4	Surrenders - - -	72,243	3	2
Consideration for Annuities granted - - -	30,017	9	1	Bonuses to Policy-holders in Cash and allowances on Premiums - - -	20,235	8	3
Interest and Dividends - -	459,562	13	9	Annuities - - -	35,694	8	3
Assignment Fees - - -	396	10	-	Commission - - -	52,599	12	4
Fines and Extension Fees -	967	17	7	Expenses of Management	116,069	-	4
Profit on Realisation of Investments - - -	22,418	13	6	Quinquennial Bonuses paid to Shareholders - - -	22,500	-	-
Balance of consideration for sale of "England" Fire business - - -	3,807	12	4	Income Tax - - -	17,697	19	10
Balance transferred from Health Assurance Fund -	255	1	7	Bad Debts - - -	31	6	9
Balance transferred from Teachers' Provident Fund -	216	14	7	Loss on Exchange - - -	60	5	2
				Amount written off Investments	25,000	-	-
				Reserve for Assurances not dependent upon Life transferred to Accident and General Fund - - -	2,511	6	6
				Amount of Fund on 31st January, 1901, the end of the Five Years, as per First Schedule -	2,440,939	7	9
£.	3,787,738	16	8	£.	3,787,738	16	8

IMPERIAL LIFE INSURANCE COMPANY—*continued.*

VII.

SUMMARY AND VALUATION of the Policies of the Imperial Life Insurance Company,
as at 31st January 1901.

DESCRIPTION OF TRANSACTION. IMPERIAL AND ARGUS POLICIES.	PARTICULARS OF THE POLICIES FOR VALUATION.				VALUATION.			
	Number of Policies.	Sums Assured and Bonuses.	Office Yearly Premiums.	Total Net Yearly Premiums if ascertained.	Value arrived at as stated in Answers to Questions 3 and 4, Fifth Schedule.			
					Sums Assured and Bonuses.	Office Yearly Premiums.	Total Net Yearly Premiums if ascertained.	Net Liability.
ASSURANCES.								
I.—WITH PARTICIPATION IN PROFITS.								
Whole Term of Life - - - - -	4,851	£. 3,050,298·8	£. 78,252·3	£. 62,560·5	£. 1,788,754·9	£. 1,016,440·5	£. 800,530·9	£. 988,224·0
Endowment Assurances - - - - -	3,258	1,199,311·4	49,300·2	42,480·0	757,995·0	539,987·0	402,191·2	296,803·8
Joint Life - - - - -	30	18,100·0	725·6	560·0	11,339·3	9,203·0	7,343·8	3,995·5
Joint Life and Survivor - - - - -	2	1,101·1	19·1	14·8	585·4	316·0	244·5	340·9
Deferred Assurances - - - - -	3	3,562·5	5·0	—	—	—	—	1,210·2
Half-Premium System (first five years current) - - - - -	17	17,200·0	284·5	—	—	—	—	426·7
Extra Premiums payable - - - - -	—	—	6,376·2	—	—	—	—	—
TOTAL Assurances, with Profits - - -	8,161	4,280,942·8	134,062·9	105,635·3	2,558,674·6	1,565,955·5	1,270,310·4	1,290,001·1
Deduct,—Re-assurances, with Profits - -	—	145,037·5	4,860·4	3,959·5	88,270·5	55,656·4	45,594·2	42,676·3
NET Assurances with Profits - - - - -	8,161	4,144,905·3	130,102·5	101,675·8	2,470,404·1	1,510,299·1	1,224,716·2	1,247,324·8
II.—WITHOUT PARTICIPATION IN PROFITS.								
Whole Term of Life - - - - -	1,211	1,134,774·8	32,654·4	29,942·0	600,007·0	392,181·1	358,753·6	331,253·4
Endowment Assurances - - - - -	272	122,474·2	5,433·5	5,078·2	91,300·4	41,317·5	38,508·8	52,856·6
Joint Life - - - - -	10	2,940·0	111·8	93·8	2,206·7	907·3	782·3	1,424·7
Joint Life and Survivor - - - - -	33	73,800·0	1,274·4	1,109·1	30,494·3	23,707·8	20,320·6	10,173·7
Contingent Assurances - - - - -	119	87,480·0	940·8	666·1	7,581·1	5,912·3	4,228·8	3,352·3
Endowments Simple - - - - -	58	9,560·1	173·4	—	—	—	—	6,081·8
Endowments at fixed Term - - - - -	263	71,354·6	3,902·5	—	—	—	—	23,777·4
Short Period - - - - -	124	200,090·0	3,101·5	—	—	—	—	2,508·7
Half-Premium System (first five years current) - - - - -	5	10,000·0	379·5	—	—	—	—	569·3
Full Benefit Assurances - - - - -	1	500·0	45·9	44·8	396·4	181·6	174·0	221·4
Issue Risks - - - - -	34	84,294·0	—	—	—	—	—	4,023·3
Name and Arm Risks - - - - -	4	3,500·0	5·0	—	—	—	—	276·3
Remarriage Risks - - - - -	3	750·0	—	—	—	—	—	56·4
Deferred Assurances - - - - -	50	58,527·0	254·8	—	—	—	—	1,595·5
Five Option Assurances - - - - -	1	1,000·0	66·0	65·7	816·7	718·8	705·6	111·1
Extra Premiums payable - - - - -	—	—	4,553·9	—	—	—	—	—
TOTAL Assurances, without Profits - - -	2,194	1,875,644·2	52,907·3	37,029·7	822,362·6	464,926·4	423,468·4	438,282·0
Deduct,—Re-assurances, without Profits - -	—	383,746·2	9,394·2	6,691·3	154,661·5	98,972·5	87,049·0	69,117·4
NET Assurances, without Profits - - - - -	2,194	1,491,898·0	43,503·1	30,338·4	668,201·1	365,953·9	336,419·4	369,165·5
TOTAL Net Assurances } Section I. - - -	8,161	4,144,905·3	130,102·5	101,675·8	2,470,404·1	1,510,299·1	1,224,716·5	1,247,324·8
} Section II. - - -	2,194	1,491,898·0	43,503·1	30,338·4	668,201·1	365,953·9	336,419·4	369,165·5
Adjustments : - - - - -	10,355	5,636,803·3	173,705·6	132,014·2	3,138,605·2	1,876,253·0	1,561,135·6	1,616,490·3
1. Additional Claim Reserve - - - - -	—	—	—	—	—	—	—	17,655·2
2. Extra Premiums - - - - -	—	—	—	—	—	—	—	10,394·4
	10,355	5,636,803·3	—	—	—	—	—	1,644,440·9
ANNUITIES.								
Immediate (after deduction of Re-assur- ances) - - - - -	145	Per annum. 7,248·3	—	—	—	—	—	56,615·1
Deferred - - - - -	302	9,797·4	4,348·0	—	—	—	—	18,256·4
Survivorship (after deduction of Re-assur- ances) - - - - -	1	350·0	60·0	—	—	—	—	1,237·9
Headmasters' Association Pension Scheme - - -	123	2,959·0	1,180·0	—	—	—	—	9,235·1
Headmistresses' Association Pension Scheme - - - - -	300	6,936·9	2,940·0	—	—	—	—	16,369·4
Extra Premiums payable - - - - -	—	—	32·0	—	—	—	—	—
	870	27,341·6	182,265·0	132,014·2	3,138,605·2	1,846,253·0	1,561,135·6	1,746,069·8

IMPERIAL LIFE INSURANCE COMPANY--continued.

VII.—continued.

SUMMARY AND VALUATION of the Policies of the Imperial Life Insurance Company,
as at 31st January, 1901.

DESCRIPTION OF TRANSACTION.	PARTICULARS OF THE POLICIES FOR VALUATION.				VALUATION.			
	No. of Policies.	Sums Assured and Bonuses.	Office Yearly Premiums.	Net Yearly Premiums if ascertained.	Sums Assured and Bonuses.	Office Yearly Premiums.	Net Yearly Premiums if ascertained.	Net Liability.
ENGLAND POLICIES.								
ASSURANCES.								
I.—WITH PARTICIPATION IN PROFITS.								
Whole Term of Life - - - -	1,128	555,119·7	12,504·9	10,413·6	343,574·4	123,002·8	102,672·4	240,902·1
Endowment Assurances - - -	57	13,210·1	352·3	295·9	7,879·1	3,989·9	3,377·1	4,502·0
Joint Life - - - - -	1	500·0	14·2	10·3	416·1	58·8	42·8	373·3
Extra Premiums Payable - - -	—	—	148·6	—	—	—	—	—
TOTAL Assurances, with Profits -	1,186	568,829·8	13,020·0	10,719·8	351,869·6	127,051·5	106,092·2	245,777·4
Deduct.—Re-assurances, with Profits -	—	3,715·0	93·1	79·2	2,492·7	780·0	663·0	1,829·7
Net Assurances, with Profits - - -	1,186	565,114·8	12,926·9	10,640·6	349,376·9	126,271·5	105,429·2	243,947·7
ASSURANCES.								
II.—WITHOUT PARTICIPATION IN PROFITS.								
Whole Term of Life - - - - -	1,056	496,951·0	12,417·6	10,866·9	314,207·8	107,082·4	95,568·3	218,639·5
Endowment Assurances - - -	266	68,454·1	2,406·8	2,164·0	49,268·1	14,511·3	13,055·0	30,213·1
Joint Life and Survivor - - -	12	9,409·0	187·6	123·8	3,396·6	2,320·9	2,094·2	1,802·4
Joint Life - - - - -	16	3,900·0	167·8	151·0	2,682·9	1,318·1	1,186·3	1,496·6
Contingent Assurances - - -	4	1,210·0	15·2	13·1	167·8	72·7	60·6	107·2
Endowments Simple - - - - -	29	6,462·0	229·8	—	—	—	—	3,308·7
Short Period - - - - -	3	1,400·0	20·1	—	—	—	—	15·1
Name and Arms Risk - - - - -	1	1,250·0	—	—	—	—	—	89·4
Combined Assurance and Investment -	5	938·8	—	—	—	—	—	832·4
Extra Premiums Payable - - -	—	—	379·8	—	—	—	—	—
TOTAL, Assurances, without Profits	1,392	580,084·9	15,774·2	13,315·5	369,723·2	125,311·9	111,964·4	261,954·4
Deduct.—Re-assurances, without Profits -	—	3,250·0	65·1	58·6	1,867·8	722·4	650·2	1,217·6
Net Assurances, without Profits - - -	1,392	576,784·9	15,709·1	13,260·2	367,855·4	124,589·5	111,314·2	260,736·8
TOTAL Net Assurances								
Section I.	1,186	565,114·8	12,926·9	10,640·6	349,376·9	126,271·5	105,429·2	243,947·7
Section II.	1,392	576,784·9	15,709·1	13,260·2	367,855·4	124,589·5	111,314·2	260,736·8
	2,578	1,141,899·7	28,636·0	23,900·8	717,232·3	250,861·0	216,743·4	504,684·5
ADJUSTMENTS:—								
1. Additional Claim Reserve - - -	—	—	—	—	—	—	—	1,349·3
2. Extra Premiums - - - - -	—	—	—	—	—	—	—	528·4
	2,578	1,141,899·7	—	—	—	—	—	507,062·2
ANNUITIES.								
Deferred - - - - -	102	Per Annum. 3,538·7	1,250·9	—	—	—	—	12,893·1
Survivorship - - - - -	2	200·0	51·5	46·1	699·9	490·9	441·4	258·5
Health Assurance Policies - - -	8	Per Week. 3·0	5·4	4·5	—	—	—	49·9
	107	8,741·7	29,943·8	23,961·7	717,932·2	251,351·9	217,184·8	520,263·7

VALUATION BALANCE SHEET of the Imperial Life Insurance Company,
as at 31st January, 1901.

Net Liability under Assurance and Annuity transactions (as per Summaries):	£.	s.	d.		£.	s.	d.
Imperial and Argus - - - - -	1,746,060	10	-	Assurance and Annuity Fund (as per Balance Sheet) -	2,440,939	7	9
England - - - - -	520,263	14	-				
Net Surplus - - - - -	174,614	17	-				
	£.	2,440,939	7 9		£.	2,440,939	7 9

IMPERIAL LIFE INSURANCE COMPANY *continued.*

VIII.

All participating policies in force at the date of valuation (excepting Class III.) are entitled to share in the division of profits.

The results of the valuation are as follows :—

- (1) The total amount of surplus, as shown by the valuation balance sheet, was 174,615*l.* (including 4,004*l.* brought forward from the previous quinquennium) of which 159,576*l.* was divided.
- (2) The amount of profit assigned to policies was 129,576*l.* The number of policies participating was 8,439, and the amount assured by them, bonuses included, was 4,413,360*l.*
- (3) The following is a specimen table of reversionary bonuses allotted to policies for 100*l.* which had been in force five years and upwards, and on which no previous bonuses had been surrendered.

SERIES A.

AGE AT ENTRY.	DURATION OF POLICY.									
	5 Years.	10 Years.	15 Years.	20 Years.	25 Years.	30 Years.	35 Years.	40 Years.	45 Years.	
	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	
ALL AGES.	7 - -	7 8 -	8 1 -	8 13 -	9 6 -	9 17 -	10 3 -	10 7 -	11 -	

Note.—The bonuses in the above Table are specimens resulting from the present distribution of profits, and are in addition to those resulting from previous quinquennial divisions.

SERIES B.—Two thirds of the bonus under Series A.

NEW SERIES.—CLASS I.

AGE AT ENTRY.	DURATION OF POLICY.								
	5 Years.	10 Years.	15 Years.	20 Years.	25 Years.	30 Years.	35 Years.	40 Years.	45 Years.
	£. s. d.	£. s. d.							
ALL AGES.	5 5 -	5 10 3	No policies in this series have yet been in force for more than ten years.						

NEW SERIES.—CLASS II.

AGE AT ENTRY.	DURATION OF POLICY.								
	5 Years.	10 Years.	15 Years.	20 Years.	25 Years.	30 Years.	35 Years.	40 Years.	45 Years.
	£. s. d.	£. s. d.							
ALL AGES.	5 - -	5 5 7	No policies in this series have yet been in force for more than ten years.						

NEW SERIES.—CLASS III.

The participation in profits is contingent upon survival for a fixed term; the bonus, after survival, is on this occasion the same as for Class I. The policies effected in this class are in number 14; the sums assured thereby amount to 4,075*l.*; and the annual premiums to 237*l.* 16*s.*

ENGLAND PARTICIPATING.

For all ages and for all durations, 2*l.* 10*s.*

The only mode of apportionment on Imperial or England policies is by way of reversionary addition. Except in special classes of policies the assured has the option at any time afterwards, provided three annual premiums have been paid on the policy, of surrendering for cash value or equivalent reduction of premium.

G. N. Marten, Chairman.
 John H. Hale, } Directors.
 Alex. Lawrie, }
 Jas. Chisholm, General Manager, } Joint Actuaries.
 Frederick Bell, Sub-Manager, }

IMPERIAL LIFE INSURANCE COMPANY—*continued.*

(Sixth Schedule.)

Statement of the LIFE ASSURANCE AND ANNUITY BUSINESS of the Imperial Life Insurance Company on the 31st January 1901.

I.

The published table or tables of premiums for assurances for the whole term of life which are in use at the date above mentioned.

Age next Birthday.	WITH PROFITS.		Age next Birthday.	WITH PROFITS.		WITHOUT PROFITS.
	Yearly Rates.	Yearly Rates.		Yearly Rates.	Yearly Rates.	
	£. s. d.	£. s. d.		£. s. d.	£. s. d.	
20	1 18 9	1 13 10	41	3 4 1	2 17 1	
21	1 19 4	1 14 4	42	3 6 3	2 19 1	
22	1 19 11	1 14 10	43	3 8 6	3 1 2	
23	2 - 6	1 15 4	44	3 10 9	3 3 4	
24	2 1 2	1 15 11	45	3 13 2	3 5 8	
25	2 1 11	1 16 7	46	3 15 9	3 8 1	
26	2 2 9	1 17 4	47	3 18 5	3 10 8	
27	2 3 8	1 18 2	48	4 1 3	3 13 5	
28	2 4 8	1 19 1	49	4 4 3	3 16 4	
29	2 5 9	2 - 1	50	4 7 5	3 19 4	
30	2 6 11	2 1 2	51	4 10 9	4 2 7	
31	2 8 2	2 2 3	52	4 14 4	4 6 1	
32	2 9 5	2 3 5	53	4 18 2	4 9 9	
33	2 10 8	2 4 7	54	5 2 2	4 13 8	
34	2 12 1	2 5 10	55	5 6 6	4 17 11	
35	2 13 6	2 7 2	56	5 11 4	5 2 8	
36	2 15 -	2 8 7	57	5 16 6	5 7 9	
37	2 16 8	2 10 1	58	6 2 -	5 13 2	
38	2 18 4	2 11 8	59	6 7 11	5 19 -	
39	3 - 2	2 13 4	60	6 14 3	6 5 3	
40	3 2 1	2 15 2				

II. and III.

The total amount assured on lives for the whole term of life which are in existence at the date above mentioned.

The amount of premiums receivable annually for each year of life after deducting the abatements made by the application of bonuses.

WITH PROFITS.

Age.	Sums Assured.	Reversionary Bonuses.	Office Yearly Premiums.		Age.	Sums Assured.	Reversionary Bonuses.	Office Yearly Premiums.	
			Ordinary.	Extra.				Ordinary.	Extra.
94	£. 1,200-9	£. 235-9	£. 10-5	£. -	52	£. 78,440-1	£. 10,767-1	£. 2,059-8	£. 108-7
92	1,000-	794-9	17-4	-	51	56,301-5	5,398-1	1,788-2	52-7
91	1,500-	1,438-4	42-2	-	50	71,862-5	5,867-2	2,252-3	267-4
90	600-	281-3	28-7	-	49	72,140-	7,606-4	2,353-3	159-9
89	4,100-	3,531-4	234-5	-	48	105,318-4	6,484-4	3,432-6	99-4
88	2,548-5	1,817-6	74-7	-	47	53,449-7	3,468-8	1,808-3	54-7
87	450-	184-8	16-2	-	46	88,784-9	5,611-3	2,739-6	139-4
86	5,500-	1,598-5	181-8	-	45	70,398-9	4,170-5	1,977-2	157-9
85	8,350-	4,054-5	258-5	-	44	75,999-9	5,916-1	2,519-1	121-4
84	7,550-	3,745-	225-8	4	43	81,850-9	4,022-5	2,229-5	79-0
83	7,960-	3,008-7	90-8	-	42	64,567-	3,200-9	1,781-4	38-2
82	7,500-	2,761-3	188-1	-	41	62,317-9	2,121-8	1,780-9	147-6
81	3,949-	1,677-4	140-3	-2	40	46,822-6	2,060-9	1,168-5	47-1
80	8,298-	2,059-9	186-4	11-6	39	82,588-5	3,824-9	2,091-0	104-7
79	19,325-	7,714-7	587-3	25-0	38	63,486-4	2,251-2	1,662-4	91-1
78	12,284-	6,796-5	334-5	2-4	37	61,768-	1,461-2	1,560-3	178-3
77	28,094-	10,788-5	1,135-9	2-9	36	53,790-8	1,122-3	1,396-0	54-9
76	24,069-	11,181-9	768-7	1-6	35	43,088-5	1,163-8	1,061-3	109-3
75	19,550-	7,440-4	598-8	14-6	34	65,509-3	1,413-5	1,598-8	86-9
74	20,350-	9,241-1	666-7	11-9	33	64,072-	1,546-1	1,504-0	67-8
73	21,600-	8,028-2	580-4	14-8	32	67,424-1	673-1	1,577-4	40-7
72	18,275-	5,094-9	559-0	1-0	31	44,349-8	695-1	1,038-4	56-7
71	40,375-	10,259-	1,428-1	89-7	30	57,400-	486-1	1,294-9	149-2
70	16,025-	3,084-1	568-1	61-8	29	26,950-	270-4	574-6	11-9
69	27,700-	10,080-9	797-4	8-0	28	30,300-	382-5	668-9	30-1
68	48,508-7	15,421-5	1,600-1	10-4	27	33,456-6	157-5	700-1	172-6
67	38,816-3	7,478-2	1,262-1	4-7	26	15,600-	46-8	344-3	18-2
66	47,650-	14,554-5	1,349-9	54-3	25	10,871-	62-5	284-7	12-8
65	38,898-	7,797-7	960-6	47-8	24	11,050-	51-1	221-9	37-7
64	32,919-5	6,599-7	1,378-9	27-2	23	7,250-	43-8	143-6	1-5
63	37,921-3	11,461-8	985-7	30-4	22	6,850-	44-5	146-9	1-9
62	47,300-	8,750-8	1,738-1	26-6	21	5,264-8	103-3	98-5	-
61	28,596-9	5,870-3	953-1	19-8	20	4,100-	98-4	71-1	2-0
60	49,341-	7,529-2	1,817-4	55-8	19	1,430-4	28-7	24-1	1-0
59	48,722-5	10,385-5	1,615-4	45-8	18	1,300-	-	31-4	-
58	39,850-	7,355-9	1,381-1	51-6	17	800-	-	13-8	-
57	60,689-3	10,981-3	1,786-8	38-2	16	750-	-	13-4	-
56	43,198-9	5,080-9	1,584-0	90-2	14	600-	-	10-4	-
55	51,766-8	5,704-3	1,470-4	19-5	7	50-	-	1-1	-
54	44,761-9	6,134-8	1,510-1	14-0					
53	66,179-9	7,028-	2,075-4	59-4		2,712,167-9	338,180-9	78,252-3	3,522-8

IMPERIAL LIFE INSURANCE COMPANY.

II. and III.—continued.

WITHOUT PROFITS.

Age.	Sums Assured.	Office Yearly Premiums.		Age.	Sums Assured.	Office Yearly Premiums.	
		Ordinary.	Extra.			Ordinary.	Extra.
	£.	£.	£.		£.	£.	£.
97	200	—	—	55	80,819	2,655.4	143.5
96	54	—	—	54	22,869	534.5	31.9
92	150	6.3	—	53	37,744.8	1,179.4	161.7
91	1,000	18.4	—	52	18,699.6	394.7	9.1
90	1,999	25.5	—	51	26,344	758.6	49.4
89	200	5.2	—	50	24,945	607.7	192.8
88	560	13.6	.5	49	28,557	834.4	66.9
86	1,999	35	—	48	29,262	855.4	25.3
85	2,533.7	58.1	—	47	27,473.6	805.1	234.7
84	7,650	350	—	46	29,742	769.9	65.3
83	5,499	217.8	—	45	19,144.3	509.4	50.1
82	2,550	57.4	—	44	30,176	704	6
81	10,307	262.2	3.3	43	15,350	337.9	51.8
80	3,704	176.2	—	42	16,508.4	470.1	39
79	2,450	50.5	—	41	24,713	598.4	317.6
78	3,399	89.1	6.0	40	38,414.7	879.9	14.9
77	3,400	74.4	2.5	39	18,050	385	118.6
76	5,799	114.4	.5	38	22,100.7	535.4	47.8
75	22,300	1,107.6	6.2	37	18,600	448.6	57.5
74	11,169	321.2	15.3	36	17,605.1	374.7	40.6
73	6,130	231.2	.3	35	31,166.3	538.8	91.2
72	24,900	1,318.8	84.5	34	14,516.7	299.6	51.8
71	13,975	474.7	99.5	33	14,005.3	172.6	22
70	4,008.4	136.8	7.7	32	7,383.3	145.1	15.6
69	7,980	330.5	9.3	31	8,200	161.5	39
68	42,562.4	1,662.8	213.7	30	9,983	244.7	20.8
67	21,611.4	307.1	17.9	29	5,883.4	111.7	28.8
66	11,801.7	411.3	13.3	28	4,600	87	4.2
65	12,150	421.8	41.4	27	1,650	25.8	1.5
64	9,896	343.4	17.9	26	5,000	91.2	4.8
63	22,033.4	623.9	17.9	25	2,800	45.2	20.8
62	14,209	382	41.3	24	100	1.8	.8
61	16,863	608.1	17.6	23	1,200	20.9	3.5
60	31,638.4	987.2	89.1	22	2,366.7	41.1	33.5
59	12,850	433	32.8	21	2,000	33.7	105
58	101,500	3,133.1	2.6	20	500	8.5	16.2
57	22,353	726.3	11.3	16	310	5.0	3.9
56	12,547	465.2	30.6	7	60	1.6	—
	£.	1,134,771.3			£.	32,654.4	2,970.9

ENGLAND—WITH PROFITS.

Age.	Sums Assured.	Reversionary Bonuses.	Office Yearly Premiums.		Age.	Sums Assured.	Reversionary Bonuses.	Office Yearly Premiums.	
			Ordinary.	Extra.				Ordinary.	Extra.
	£.	£.	£.	£.		£.	£.	£.	£.
94	100	59	4.3	—	60	13,649	1,350	293.1	3.0
90	1,850	735	94.2	—	59	17,875	1,360	422.2	1.0
89	599	—	13.3	—	58	13,350	414	294.3	—
88	300	—	6.7	—	57	13,609.5	1,422	317.5	3.7
87	100	—	3.6	—	56	10,600	961	257.1	59.0
86	1,200	441	26.3	2.7	55	19,500	629	407.3	13.8
85	2,500	—	77.1	—	54	18,250	1,226	434.3	7.3
84	1,050	53	33.6	—	53	11,250	677	269.6	4.0
83	3,450	212	85.7	—	52	11,300	508	256.7	—
82	8,100	1,290	226.1	—	51	13,600	1,265	325.7	—
81	2,500	483	78.6	—	50	13,200	1,234	305.1	.5
80	3,475	—	107.1	1.5	49	10,600	633	239.4	—
79	7,700	1,691.9	214.7	—	48	11,253.3	613	263.7	.9
78	6,650	1,099	185.2	.1	47	14,300	560	299.3	5.6
77	11,698	750	269.2	3.1	46	9,900	400	225.9	—
76	9,803	1,787	259.0	—	45	8,800	203	198.6	—
75	6,825	445	200.3	—	44	12,500	556	281.6	—
74	14,574	1,625	335.9	—	43	11,100	228	251.4	4.7
73	14,479	1,949	484.6	.5	42	5,200	83	116.7	.5
72	6,749	1,050	199.1	—	41	6,500	402	138.1	3.6
71	7,699	639	221.3	—	40	3,250	72	70.3	—
70	7,450	417	261.7	2.5	39	3,600	132	68.9	—
69	12,650	457	294.0	2.2	38	3,110	9	64.7	1.1
68	12,699	1,719	303.5	2.3	37	2,850	—	56.6	2.0
67	8,250	607	151.8	—	36	5,450	97	102.6	—
66	13,400	1,888	345.6	.5	35	1,200	9	24.1	—
65	20,149	2,503	432.4	.5	34	1,250	9	24.8	—
64	11,150	1,890	305.6	2.0	32	1,000	—	18.5	—
63	12,350	584	323.9	10.5	31	200	—	3.3	—
62	21,500	2,494	547.0	8	29	250	—	4.8	—
61	12,800	886	377.3	—					
	£.		512,295.8			£.	42,823.9	12,504.9	147.1

IMPERIAL LIFE INSURANCE COMPANY—*continued.*II. and III.—*continued.*

ENGLAND -WITHOUT PROFITS.

Age.	Sums Assured.	Office Yearly Premiums.		Age.	Sums Assured.	Office Yearly Premiums.	
		Ordinary.	Extra.			Ordinary.	Extra.
	£.	£.	£.		£.	£.	£.
93	200	8.4	—	58	18,140.8	505.5	3.6
91	2,000	47.9	—	57	14,789.9	330.4	1.6
88	575	24.8	—	56	7,311.3	175.5	24.2
87	1,250	58.7	—	55	7,275	120.4	—
86	1,550	93	—	54	10,611.8	172.4	14.7
85	2,000	25.8	—	53	13,087.3	312.3	35
84	3,750	128.2	—	52	10,852	234.9	—
83	1,081	58.5	—	51	4,250	98.5	10.3
82	8,410	215.9	—	50	7,444.2	166	3
81	3,269	96.1	1.2	49	12,550	245.8	5.1
80	11,606.7	494.6	8.1	48	5,166.7	124.5	.7
79	5,655	188.1	4.4	47	11,558	205	30.9
78	9,200	350.1	—	46	6,916.7	153.3	2.8
77	9,700	217.6	—	45	6,533.3	151.6	.5
76	14,560.5	431.1	—	44	2,783.3	53.3	4.4
75	10,325	336.3	—	43	1,010	18.4	—
74	12,686.7	340.3	.8	42	5,575	143.6	6.7
73	12,556.3	304.8	3.3	41	1,070	18.6	—
72	14,306	417.7	3.2	40	3,206.1	66.5	—
71	15,526.7	567.3	7.3	39	2,900	68.2	11.5
70	14,741.7	516.1	—	38	2,200	51.5	—
69	9,475	304.5	7.2	37	1,556.3	29.3	.4
68	15,633.3	390.9	9.3	36	600	12.4	—
67	9,840.5	196.5	2.1	35	400	7	—
66	15,736.7	347	—	34	400	7.6	3.4
65	11,246.7	202.3	2.8	33	1,300	17.7	—
64	13,231.1	356.9	59.4	32	1,000	17.7	—
63	20,850	487.1	4.1	31	5,000	84.4	—
62	16,800	352.6	2	30	2,500	43.1	—
61	9,306.7	281.7	21.4	23	500	—	—
60	14,093.3	293.9	7.5				
59	27,301.4	647.5	15.4	£.	486,951.0	12,417.6	318.3

Statement of Re-assurances corresponding to the statement of Assurances required by Questions Nos. II and III.

WITH PROFITS.					WITHOUT PROFITS.			
Age.	Sums Assured.	Reversionary Bonuses.	Office Yearly Premiums.		Age.	Sums Assured.	Office Yearly Premiums.	
			Ordinary.	Extra.			Ordinary.	Extra.
	£.	£.	£.	£.		£.	£.	£.
77	5,200	1,466.6	357.0	—	33	1,500	30.4	4.4
72	5,000	938.8	166.7	—	35	5,745.6	119.6	27.2
71	6,200	2,671.1	256.9	20.1	38	3,500	84.2	—
68	2,916.7	833.4	154.8	10.0	39	1,875	39.7	30.7
65	2,000	757.5	36.6	—	40	12,250	316.2	—
64	6,000	453.1	314.4	10.0	41	8,100	196.3	67.5
63	5,000	2,810.4	127.4	—	46	5,000	147.7	—
62	4,000	1,747.5	141.8	—	48	8,000	236.9	—
60	500	68.8	17.8	—	49	7,000	227.8	17.5
57	4,000	239.2	182.7	—	50	7,012	173.0	18.5
52	500	75.1	15.3	—	51	5,000	103.1	—
51	2,000	620.0	61.8	—	55	45,500	1,572.2	90.0
50	2,000	20.0	72.5	—	57	2,500	110.9	—
49	1,000	64.6	28.7	—	58	86,513.6	2,642.9	—
48	5,500	—	213.8	—	67	4,000	—	—
47	250	13.3	7.1	—	68	16,000	671.5	161.0
46	3,200	90.0	122.6	1.0	71	850	25.0	5.0
45	2,500	237.0	73.9	—	72	2,250	180.7	38.4
44	7,600	1,219.8	186.2	22.3	73	1,100	29.2	—
43	7,000	533.0	204.0	—				
41	500	—	14.6	—				
38	125	5.2	2.9	1.2				
36	750	110.0	17.6	3.7				
35	1,000	64.6	27.8	—				
34	3,000	—	69.0	—				
33	6,000	—	156.0	—				
32	20,000	—	484.2	—				
£.	103,741.7	15,039.0	3,514.1	68.3		223,696.2	6,913.3	460.2

IMPERIAL LIFE INSURANCE COMPANY—*continued.*II. and III.—*continued.*

ENGLAND.

Age.	WITH PROFITS.			Age.	WITHOUT PROFITS.	
	Sums Assured.	Reversionary Bonuses.	Office Yearly Premiums.		Sums Assured.	Office Yearly Premiums.
	£.	£.	£.		£.	£.
82	500	—	13·5	73	1,000	21·6
65	1,757	242	56·8	49	2,250	43·5
58	1,000	216	22·8			
£.	3,257	458	93·1	£.	3,250	65·1

IV., V. and VI.

The total amount assured under classes of Assurance Business other than for the whole term of life. The amounts of premiums receivable annually. The total amount of Premiums which has been received.

Class of Assurance.	Sums Assured.	Reversionary Bonuses.	Office Yearly Premiums.		Total Premiums Received.
			Ordinary.	Extra.	
I.—WITH PROFITS :	£.	£.	£.	£.	£.
Endowment Assurances - - -	1,168,493·8	30,817·6	49,300·2	2,810·1	351,728·2
Joint Life - - - - -	17,316·2	852·8	725·6	39·4	6,228·8
Joint Life and Survivor - - -	1,000·0	101·1	19·1	1·3	265·4
Deferred Assurances - - - -	3,500·0	362·5	5·0	—	945·0
Half Premium System (first five years current) - - - - -	17,200·0	—	284·5	2·6	810·8
£.	1,207,510·0	32,134·0	50,334·4	2,853·4	359,978·7
II.—WITHOUT PROFITS :					
Endowment Assurances - - -	122,474·2	—	5,433·5	211·5	57,678·5
Joint Life - - - - -	2,940·0	—	111·8	3·2	3,002·2
Joint Life and Survivor - - -	73,800·0	—	1,274·4	57·6	12,566·8
Contingent Assurances - - -	87,480·0	—	949·8	319·6	10,133·9
Endowments Simple - - - -	9,560·1	—	173·4	—	5,133·0
Endowments at Fixed Term - - -	71,354·6	—	3,902·5	136·3	24,861·9
Short Period - - - - -	200,690·0	—	3,101·5	827·1	9,561·9
Half Premium System (first five years current) - - - - -	19,000·0	—	379·5	10·4	1,766·0
Full Benefit Assurances - - -	500·0	—	45·9	—	275·5
Issue Risks - - - - -	84,204·0	—	—	—	4,023·3
Name and Arms Risks - - - -	8,500·0	—	5·0	—	276·3
Remarriage Risks - - - - -	750·0	—	—	—	56·4
Deferred Assurances - - - -	58,527·0	—	254·8	7·3	1,485·0
Five Option Assurance - - - -	1,000·0	—	66·9	10·0	153·8
£.	740,869·9	—	15,789·0	1,583·0	130,974·5

IMPERIAL LIFE INSURANCE COMPANY—*continued.*IV., V. and VI.—*continued.*

Statement of Re-assurances corresponding to above.

Class of Assurance.	Sums Assured.	Reversionary Bonuses.	Office Yearly Premiums.		Total Premiums Paid.
			Ordinary.	Extra.	
I.—WITH PROFITS.					
	£.	£.	£.	£.	£.
Endowment Assurances - - - -	23,711·4	505·4	1,132·3	45·3	6,628·9
Joint Life - - - - -	2,000·0	40·0	100·4	—	602·5
£.	25,711·4	545·4	1,232·7	45·3	7,231·4
II.—WITHOUT PROFITS.					
Joint Life and Survivor - - - -	45,250·0	—	665·4	31·3	6,826·9
Short Period - - - - -	71,900·0	—	1,043·6	52·6	2,226·8
Half Premium System (first five years current) - - - - -	13,500·0	—	227·8	—	1,139·1
Issue Risks - - - - -	2,400·0	—	—	—	72·0
Deferred Assurances - - - - -	27,000·0	—	—	—	270·0
Totals - - - £.	160,050·0	—	1,936·8	83·9	10,534·8

ENGLAND.

Class of Assurance.	Sums Assured.	Reversionary Bonuses.	Office Yearly Premiums.		Total Premiums Received.
			Ordinary.	Extra.	
I.—WITH PROFITS.					
	£.	£.	£.	£.	£.
Endowment Assurances	13,093·1	117·0	352·3	1·5	6,597·4
Joint Life	500·	—	14·2	—	439·3
£.	13,593·1	117·0	366·5	1·5	7,036·7
II.—WITHOUT PROFITS.					
Endowment Assurances	68,454·1	—	2,406·3	58·8	43,355·5
Joint Life	3,900·0	—	167·8	1·0	3,575·7
Joint Life and Survivor	9,469·	—	137·6	—	1,327·9
Contingent Assurances	1,210·	—	15·2	—	316·7
Endowments	6,462·	—	229·8	—	2,823·8
Short Period	1,400·	—	20·1	1·7	223·6
Name and Arms Risks	1,250·	—	—	—	39·4
Combined Assurance and Investment Policies	928·8	—	—	—	971·9
£.	93,083·9	—	2,976·8	61·5	52,634·5

IMPERIAL LIFE INSURANCE COMPANY—*continued.*

VII.

SINGLE LIFE.

Age.	Annuity.	Age.	Annuity.
	£.		£.
92	17.9	67	110.0
89	60.0	66	71.5
87	74.0	65	70.0
85	12.7	64	133.7
84	207.8	63	39.3
83	262.8	61	185.9
82	257.8	59	273.4
81	473.0	58	212.0
80	134.9	57	137.4
79	245.9	56	6.0
78	189.2	55	6.0
77	301.6	53	66.9
76	42.8	52	106.8
75	46.9	51	40.0
74	230.8	48	30.9
73	141.8	47	26.4
72	415.1	46	40.0
71	549.4	45	20.0
70	322.2	43	120.4
69	67.4	39	30.4
68	319.6	36	20.0
		£.	6,120.6

JOINT LIFE.			JOINT LIFE AND SURVIVOR.		
Ages.		Annuity.	Ages.		Annuity.
Male.	Female.		Male.	Female.	
		£.		68 85	£.
			76	74	30.7
36	77	277.5	69	68	43.2
62 75	—	82.2	77	62	19.6
33 61	—	200.0	70	66	200.0
41 78	—	487.9	56	56	30.0
			64	62	60.0
			64	49	30.0
		£.			142.1
		1,047.6			£.
					355.6

Statement of Re-assurances corresponding to above.

Age.	Annuity.	Age.	Annuity.
	£.		£.
81	190.0	58	31.1
78	40.0	57	26.5
75	46.9	56	6.0
74	100.0	52	49.4
71	30.0		
61	53.6	£.	573.5

IMPERIAL LIFE INSURANCE COMPANY—*continued.*

VIII.

The amount of all Annuities other than those specified under heading No. 7.

Description of Annuity.	Annuity.	Annual Premiums.	Extra Annual Premiums.	Consideration or Total Premiums Received.
	£.	£.	£.	£.
Annuities Certain	98·0	Nil.	—	822·2
Deferred	9,797·4	4,348·0	—	17,068·2
Survivorship	1,850·0	854·4	293·1	2,330·8
*Head Masters' Association	2,959·	1,180·0	—	8,680·6
*Head Mistresses' Association	6,986·9	2,940·0	—	14,900·0
£.	21,691·3	9,322·4	293·1	43,802·7

Re-assurances corresponding to above.

Description of Annuity.	Annuity.	Annual Premium.	Extra Annual Premium.	Consideration or Total Premiums Received.
	£.	£.	£.	£.
Survivorship	1,500·0	794·4	261·1	1,055·5

* These are pensions which become payable at the age of 55.

ENGLAND.

Description of Annuity.	Annuity.	Annual Premiums.	Total Premiums Received.
	£.	£.	£.
Deferred	3,538·7	1,250·9	12,641·1
Reversionary	200·0	51·5	980·5
Totals £.	3,738·7	1,302·4	13,621·6
	Per Week.	Annual Premiums.	Total Premiums Received.
	£.	£.	£.
Health	3·0	5·4	133

IX.

The average rate of interest at which the Assurance and Annuity Fund has been invested in the five years from 31st January, 1896, to 31st January, 1901, is—1st year, 4*l.* 1*s.* 8*d.* per cent. ; 2nd year, 4*l.* 0*s.* 8*d.* per cent. ; 3rd year, 3*l.* 19*s.* 4*d.* per cent. ; 4th year, 3*l.* 18*s.* 2*d.* per cent. ; 5th year, 4*l.* 0*s.* 7*d.* per cent.

X.

The minimum value allowed for the surrender of Whole Life and Endowment Assurance Policies is 33 per cent. if the Policy be without profits, and 45 per cent. if the Policy be with profits, and no Bonuses have been previously surrendered, of all ordinary Premiums paid after the first.

The Company has no fixed minimum values of Endowment Policies.

Note.

The lives assured are taken at their nearest ages for the purpose of calculating reserves. Policies granted at special rates have an extra reserve, equal to one year's extra premium made: the amount of this additional reserve, as stated on page 384, is 10,833*l.*

G. N. Marten, Chairman.

John H. Hale, } Directors.

Alex. Laverie, }

Jas. Chisholm, General Manager, } Joint
Frederick Bell, Sub-Manager, } Actuaries.

MUTUAL RESERVE FUND LIFE ASSOCIATION OF NEW YORK.

(First and Second Schedules.)

REVENUE ACCOUNT

Of the Mutual Reserve Fund Life Association of New York, for the Year ending 31st December, 1900.

	£	s.	d.		£	s.	d.
Amount of Funds at the beginning of the year	616,565	19	1	Claims under Policies (including Claims announced)	742,821	19	9
Premiums and Assessments	1,131,059	12	1	Disability Claims	3,826	6	2
Ledger Assets, other than Premiums, received from other Companies for assuming their risks	1,675,261	10	1	Surrenders	202,736	6	5
Interest and Dividends	53,179	8	10	Cash dividends to Policy Holders (Bonds)	19,533	15	4
Rents	27,222	6	2	Commissions—			
Fees for changing Beneficiaries	59	14	4	Commissions paid or due Agents, Banks, and Collectors, and Cost of Collecting Mortuary Calls	85,243	8	9
				Advanced Payments returned to Rejected Applicants	222	11	11
				Expenses of Management—			
				Salaries and Travelling	£	s.	d.
				Expenses	59,003	8	1
				Medical Examiners' Fees	2,572	3	3
				Rent, Taxes, and Repairs (Real Estate)	46,708	0	1
				Postage	5,362	1	8
				Actuarial Expenses	4,716	5	2
				General Office and Agency Expenses	15,905	6	10
				Advertising and Printing	10,686	17	1
				Legal and Investment Expenses	10,108	17	0
				Cost of Death Claim Department	19,891	2	8
					174,954	1	10
				Amount of Funds at the end of the Year	2,214,010	0	5
£	3,503,348	10	7	£	3,503,348	10	7

BALANCE SHEET

Of the Mutual Reserve Fund Life Association of New York for the Year ending 31st December, 1900.

LIABILITIES.	£	s.	d.	£	s.	d.	ASSETS.	£	s.	d.
Life Assurance Fund	1,881,143	9	7				Mortgages on, and Real Estate in the United States	276,064	19	0
Surplus	332,866	10	10				Loans secured by Pledge of Bonds, Stocks, or other Collateral	41,067	15	3
Total Funds as per First Schedule	2,214,010	0	5				Interest-bearing Premium Notes, secured by Loans on Policies	1,779,518	2	11
Membership Deposit Account—							Deposit with Chancery Division in England	20,020	10	8
Balance to credit of Members	5,901	10	6				French Rentes	4,104	19	8
Claims notified but not paid	322,705	11	8				Bonds—Province of Quebec, Canada	£	s.	d.
Salaries, etc., due, including Damages, Breach of Contract, pending on Appeal	12,522	16	10				Canada	34,950	0	9
							Dominion of Canada	10,744	9	5
							Canada Coal and Railway Bonds	1,540	0	10
							Crédit Foncier, Paris			
							France	3,808	4	10
							City of St. Louis, Missouri	205	6	10
							Italian Government Consols	5,817	15	5
							City of Winnipeg, Canada	7,186	17	2
							Spanish Government Bonds	1,374	2	3
								65,626	17	6
							Furniture and Fixtures	13,731	14	2
							Agents' Balances	82,444	16	8
							Outstanding Premiums	39,784	6	10
							Interest	38,101	5	4
							Cash on Deposit and in hands of Agents	194,510	6	4
							Cash in Hand	164	5	1
								194,674	11	5
£	2,555,139	19	5	£	2,555,139	19	5			

Note.—Throughout this Statement £1 Sterling is reckoned equal to 4 dollars and 87 cents currency.

We, Frederick A. Burnham (President), George W. Harper (Director), Hillary Bell (Director), and Geo. Burnham, Jun. (Director, do hereby certify that the foregoing Statement of the "Mutual Reserve Fund Life Association," of the City of New York and State of New York, U.S.A., for the year ending 31st day of December, 1900, is correct.

Frederick A. Burnham, President.
 Geo. W. Harper,
 Hillary Bell,
 Geo. Burnham, Jun., } Directors.
 Geo. D. Eldridge, Actuary.

NORWICH UNION LIFE INSURANCE SOCIETY.

(First and Second Schedules.)

REVENUE ACCOUNT

Of the Norwich Union Life Insurance Society for the Year ending 31st December, 1900.

"ASSURANCE" FUND.		"ASSURANCE" FUND.	
	£ s. d.		£ s. d.
Amount of Funds on 1st January 1900	3,470,216 15 7	Claims under Policies (less Re-assurances)	243,668 14 10
Premiums (less Re-assurances)	431,474 6 2	Bonuses thereon	37,329 14 2
Interest and Dividends (less Income-tax)	110,847 17 7	Surrenders	20,722 17 3
Interest accrued but not payable in 1900	29,721 4 6	Bonuses taken in Cash	6,193 6 4
Profit on Securities realized	2,956 17 4	Interest on Settlement Policies Trust Fund	46 3 6
Assignment Fees	171 12 11	Expenses of Management	28,886 19 9
	143,525 19 5	Directors' Fees	2,977 5 6
	4,045,388 14 1	Commission	31,864 5 3
		Amount of Funds, 31st December, 1900	29,625 5 5
			3,675,938 7 4
"ANNUITY" FUND.		"ANNUITY" FUND.	
	£ s. d.		£ s. d.
Amount of Fund on 1st January, 1900	423,140 9 7	Annuities	41,719 12 11
Consideration for Annuities granted	52,031 10 4	Surrenders	1,775 0 0
Interest (less Income-tax)	16,471 19 0	Commission	520 6 4
	491,643 18 11	Expenses	520 6 4
		Amount of Fund, 31st December, 1900	447,108 13 4
	£ 4,537,032 13 0		491,643 18 11
			£ 4,537,032 13 0

BALANCE SHEET

Of the Norwich Union Life Insurance Society on the 1st January, 1901.

LIABILITIES.		ASSETS.	
£ s. d.	£ s. d.		£ s. d.
Assurance Fund	3,674,625 16 6	Mortgages on Property within the United Kingdom, viz. :—	
Settlement Policies Trust Fund	1,312 10 10	On Freehold Property	424,605 5 6
	3,675,938 7 4	„ Leasehold ditto	438,502 12 7
		„ Rates, Ground Rents, &c.	161,002 11 7
Annuity Fund	447,108 13 4	„ Reversionary Interests	205,915 3 5
Total funds as per first Schedule	4,123,047 0 8	„ Life Interests with Policies	201,161 0 0
Claims admitted but not paid	52,782 13 5	Mortgages on Freehold Property out of the United Kingdom	1,431,786 13 1
Annuities due and unpaid	405 9 9	Loans on Personal Security	667,461 0 6
Agents' Balances overpaid	104 8 10	Loans on the Society's Policies (within their surrender values)	101,162 9 3
On Sundry accounts	6,930 19 5	Investments, viz. :—	142,414 5 6
		British Government Securities	11,066 7 1
		Colonial Government Securities	28,900 4 0
		Foreign Government Securities	157,690 19 7
		Colonial Municipal Securities	161,676 16 4
		Foreign ditto ditto	2,972 5 8
		Railway Debentures and Debenture Stock	263,084 16 0
		Railway Shares (Preference)	30,166 19 6
		Ditto (Ordinary)	154,565 1 1
		Debentures of Water-works and other Companies	146,748 17 2
		Reversions and Life Interests	368,857 5 1
		Ground Rents and Tithes	62,521 6 3
		House Property (including the Society's Offices in London, Liverpool, Birmingham, Glasgow, &c.)	179,337 18 10
		Real Estate	148,644 0 9
		Fixtures and Furniture at Principal Offices	4,220 10 5
		Policy Stamps	449 13 0
		Agents' Balances	38,340 11 6
		Outstanding Premiums	39,394 7 3
		„ Interest	10,403 10 11
		Interest accrued but not due	29,721 4 6
		Cash, Current Accounts at the Society's Bankers	1,214 5 3
		Cash Deposit ditto ditto	1,069 3 7
			2,283 8 10
	£ 4,183,270 12 1		£ 4,183,270 12 1

T. C. Blafeld, President.
 Geo. Forrester, } Directors.
 Peter Eade, }
 J. J. W. Deuchar, Secretary and Actuary.

In accordance with the provisions of the Companies Act, 1900, we certify that all our requirements as Auditors have been complied with.
 We have to report that with the exception of sundry mortgage deeds deposited for safe custody at a Bank at Gothenburg (for which the certificate of the Bank has been produced to us) we have examined all the Securities held by the Society and find the same in order, and we hereby certify that the foregoing Revenue Account contains a correct summary of the Receipts and Payments during the year 1900, and that the Balance Sheet exhibits a true statement of the Society's affairs at 31st December, 1900.
 2nd May, 1901.

T. J. Richardson, } Auditors.
 J. B. Aldis, }

CLERICAL, MEDICAL, AND GENERAL LIFE ASSURANCE SOCIETY.

(First and Second Schedules.)

REVENUE ACCOUNT

Of the Clerical, Medical, and General Life Assurance Society for the Year ending 30th June 1901.

	£.	s.	d.		£.	s.	d.
Amount of Funds at the beginning of the Year	3,725,337	5	10	Claims under Policies, after deduction of sums reassured	229,472	7	11
Premiums after deduction of Re-assurance Premiums	301,192	8	5	Endowment Assurances matured	1,530		1
Interest and Dividends	146,772	10	7	Surrenders (including Amounts unclaimed on lapsed Policies)	8,100	13	11
Fines for delay in payment of Premiums	334	16	6	Annuities	354	2	3
Assignment and Transfer Fees	116	10		Commission	12,565	10	10
Balance of Profit on Securities realised	15,469	2		Expenses of Management	25,511	0	1
				Dividends to Shareholders	2,500		
				Interim Bonus to ditto	5,000		
				Bonuses taken by Assured in Cash	908	4	6
				Ditto in Abatements of Premiums	11,448	1	11
				Agents' Bad Debts for the Quinquennium	23	14	10
				Income Tax	7,854	10	10
				Amount of Funds at the end of the Year, as per Second Schedule	3,883,914	5	3
£. 4,189,242	13	4		£. 4,189,242	13	4	

BALANCE SHEET

Of the Clerical, Medical, and General Life Assurance Society on the 30th June 1901.

LIABILITIES.				ASSETS.			
	£.	s.	d.		£.	s.	d.
Shareholders' Capital paid up	50,000			Mortgages on Property within the United Kingdom	1,181,135	2	1
Assurance Fund	3,833,914	5	3	Loans on the Society's Policies (within their Surrender Value)	118,611		
				Loans of Half and Quarter Premiums	83,320	12	7
Total Funds as per First Schedule	3,883,914	5	3	Investments:			
Claims admitted or announced, but not paid	26,400	5		British Government Securities	45,450	12	7
Surrender Values unclaimed	700	16	9	Corporation Stocks	30,386	6	10
Dividends and Bonuses to Shareholders due	7,500			Colonial Government Securities	279,354	12	5
Due for Rates, Income Tax, Commission and Sundry Liabilities	7,536	13	10	Colonial Municipal Securities	47,095	17	2
				British Railway Debentures and Debenture Stocks	553,463	4	5
				British Railway Stocks (Preferred Ordinary)	11,684	19	8
				United States of America Railroad Bonds	71,808	1	3
				Colonial Railway Debentures and Debenture Stock	25,642	2	2
				Gas Company's Debenture Stock	51,500		
				Reversionary Companies' Debenture Stocks	20,000		
				Dock Company's Debenture and Pref. Only Stock (5,724/ Pref. Only.)	53,000		
				Indian Government Guaranteed Railway Securities	108,423	1	1
				House Property - Freehold (the Society's Office)	12,750		
				House Property - Leasehold	9,518	11	1
				Ground Rents	63,410	0	10
				Reversions	6,899	15	2
				Loans on Life Interests and Reversions	480,548	16	5
				Loans on Security of County, District, and Borough Rates	387,864	6	7
				Bank Deposits for fixed periods	83,066	13	4
				Do. do. converted into Deposit Stocks or other charges	48,208	6	8
				Agents' Balances	29,037	13	6
				Outstanding Premiums	19,082	18	3
				Outstanding Interest, due and payable	5,178	19	5
				Outstanding Interest, accrued but not yet payable	43,920	0	1
				Cash:	49,130	19	6
				On Deposit	40,000		
				In hand and on Current Account	15,467	2	8
£. 3,926,060	16	3		£. 3,926,060	16	3	

Wilfred J. Cripps, Chairman.
John Edwd. Kempe, Director and Deputy-Chairman.
John Coles, Director.
W. J. H. Whittall, Actuary and Secretary.

CLERICAL, MEDICAL AND GENERAL LIFE ASSURANCE SOCIETY—*continued.**(Fifth Schedule.)*

Statement respecting the VALUATION OF THE LIABILITIES under Life Policies and Annuities of the Clerical, Medical and General Life Assurance Society, made by the Actuary.

I.

The date up to which the Valuation was made is the 30th June, 1901.

II.

The principles upon which the Valuation was made, as stated in answers 3, 4 and 5, were determined by resolution of the Directors under the authority of Article 74 of the Society's Laws and Regulations, which directs that "in the year 1891 and in every subsequent fifth year the Directors shall cause an Actuarial Investigation to be made on such bases as they may think fit, into the financial condition of the Society as at the 30th June in every such fifth year, and shall determine the amount of profit (if any) to be divided."

And the principles upon which the distribution of profits among the Policyholders was made were similarly determined under authority of Articles 75, 76, 77 and 78 of the Laws and Regulations. The Surplus is apportioned amongst the participating Policyholders in the form of (A) a fundamental and general percentage of the Annual Premiums paid, or reckoned to have been paid, in the last five years, accumulated at 5 per cent. Compound Interest, and (B) an additional percentage of the like premiums in respect of each payment made previously but not earlier than the 1st July, 1886, when the present system of division began to take effect. The Surplus is then converted into Reversionary Bonuses by a Special Table. The additional percentage under (B) is so fixed as to maintain, profits permitting, the Reversionary Bonuses of Whole Life Policyholders paying the current scale of premiums. A small additional amount of surplus has on the present occasion been allotted, where needed, to Policyholders paying the old scale of premiums whose Reversionary Additions would not otherwise have been quite maintained; and also to Policyholders whose Assurances have been in force for over 30 years. The Cash Values of the Bonuses throughout the New Series, consisting of all Policies issued since the present system began to take effect on 1st July, 1886, represent at any division percentages of the Premiums paid which gradually increase with the durations of the Assurances from the youngest to the oldest. The Cash Bonuses of the Old Series, which, consisting only of Policies in force more than 15 years, is now closed to new entrants, are at any one division virtually constant at the various durations, although each Policyholder, under the principles of distribution above stated, receives a sufficient increase over and above his own previous allotment to maintain the Reversionary Addition made at the last division. Endowment Assurances share in the proportion of four-fifths of the percentages allotted to Whole Life Policies; but such percentages are calculated, under the foregoing principles of distribution, on the higher premiums payable in this class.

III.

The Tables of Mortality used in the Valuation were the Institute of Actuaries' H^M Table for assurances of not more than 5 years' standing, and the H^{M.S.} Table for all assurances of longer duration—by direct calculation in the case of assurances on single lives, and by adjustment in other cases. Both tables were used in combination with H^M pure premiums. There were no annuities in force at the date of valuation.

IV.

The rate of interest assumed in the calculations was throughout 2½ per cent.

V.

The whole of the "loading"—i.e., the difference between the H^M pure premiums at 2½ per cent. assumed in the Valuation and the Premiums actually payable—has been reserved as a provision for future expenses and profits; and, besides, a sum of £54,541 has been added to the net liability in order to increase the provision so made to the percentages of the premiums reserved in 1891 and 1896.

VI.

CONSOLIDATED REVENUE ACCOUNT of the Clerical, Medical and General Life Assurance Society for the 5 years commencing 1st July, 1896, and ending 30th June, 1901.

	£.	s.	d.		£	s.	d.
Amount of Funds on the 1st July, 1896— the beginning of the 5 years	3,447,169	4	7	Claims under Policies after deduction of sums reassured	1,143,320	18	7
Premiums (after deduction of Reassurance Premiums)	1,458,091	1	7	Endowment Assurances matured	17,753	9	0
Interest and Dividends	691,279	10	4	Surrenders (including amount unclaimed on Lapsed Policies)	93,961	3	9
Fines for delay in Payment of Premiums	1,636	12	11	Annuities	5,366	10	3
Assignment and Transfer Fees	619	10	0	Commission	62,484	12	6
Balance of Profit on Securities realized	28,434	0	5	Expenses of Management	123,219	6	9
				Dividends to Shareholders	12,500	0	0
				Interim Bonus to Shareholders	25,000	0	0
				Balance of Bonus to Shareholders	37,500	0	0
				Bonuses taken by Assured in Cash	133,441	10	8
				Bonuses in Abatements of Premiums	62,189	8	0
				Income Tax	26,555	0	3
				Agents' Bad Debts	23	14	10
				Amount of Funds on the 30th June, 1901, the end of the period, as per First Schedule	3,883,914	5	3
£.	5,627,229	19	10	£.	5,627,229	19	10

CLERICAL, MEDICAL AND GENERAL LIFE ASSURANCE SOCIETY—continued.

VII.

SUMMARY AND VALUATION of the Policies of the Clerical, Medical and General Life Assurance Society as at June 30th, 1901.

DESCRIPTION OF TRANSACTIONS.	PARTICULARS OF THE POLICIES FOR VALUATION.				VALUATION.				
	Number of Policies.	Sums Assured and Bonuses.	Office Yearly Premiums.*	Net Yearly Premiums.	Value by the Institute of Actuaries' HM and HM (b) Tables—Interest 2½ per cent.				
					Sums Assured and Bonuses.	Office Yearly Premiums.	Net Yearly Premiums.	Net Liability.	
ASSURANCES.									
I. WITH PARTICIPATION IN PROFITS.									
For Whole Term of Life - - - -	10,840	£. s. d. 7,957,693 3 0	£. s. d. 223,733 11 5	£. 189,100·418	£. 5,190,006	£. 3,125,759	£. 2,568,504	£. 2,566,501	
Last Survivor - - - - -	34	32,218 4 0	422 13 5	373·361	20,915	5,490	4,944	16,071	
Joint Lives - - - - -	22	49,952 10 0	2,866 5 6	2,298·255	38,061	23,071	22,276	15,785	
Limited Premiums - - - - -	106	192,465 10 0	9,477 10 6	8,084·340	119,253	68,541	57,696	61,557	
Endowment Assurances - - - -	1,536	680,100 13 0	30,166 0 7	25,081·133	404,061	345,037	285,570	178,491	
Extra Premiums payable† - - - -	—	—	127 6 8	—	74	—	—	74	
	12,628	8,912,430 0 0	271,793 8 1	224,937·507	5,772,369	3,572,898	2,933,390	2,588,479	
Deduct Reassurances - - - - -	—	320,000 0 0	13,319 18 4	11,367·062	198,135	211,122	172,559	20,576	
	12,628	8,592,430 0 0	257,973 14 9	213,570·455	5,579,234	3,361,776	2,761,831	2,517,906	
Adjustments : to provide additional Loading	—	—	—	—2,287·000	—	—	—29,560	29,569	
Do. Bonuses	—	—	—	—	51,014	—	—	51,014	
Net Amount of Assurances With Profits	12,628	8,592,430 0 0	257,973 14 9	211,283·455	5,630,248	3,361,776	2,731,762	2,396,486	
II. WITHOUT PARTICIPATION IN PROFITS.									
For Whole Term of Life - - - -	817	673,620 0 0	23,606 18 2	23,118·740	450,262	266,572	261,385	158,877	
Last Survivor - - - - -	6	6,900 0 0	115 10 3	115·479	3,685	2,132	2,131	1,554	
Joint Lives - - - - -	7	15,700 0 0	953 13 1	908·876	11,201	9,673	9,173	2,028	
Limited Premiums - - - - -	27	20,750 0 0	901 2 10	839·970	11,150	7,205	7,159	4,000	
Survivorship - - - - -	47	63,045 0 0	1,177 3 8	998·555	9,641	8,566	6,397	3,334	
Ascending Scale - - - - -	4	14,200 0 0	246 0 6	246·025	8,101	7,988	7,925	173	
Endowment Assurances - - - -	250	116,972 0 0	5,413 16 0	5,297·337	88,811	46,698	45,139	43,672	
Short Term - - - - -	149	225,313 0 0	3,534 8 0	3,189·498	2,073	—	—	2,073	
Issue - - - - -	6	18,630 0 0	—	—	1,121	—	—	1,121	
Increasing Assurances - - - - -	8	16,429 0 4	811 6 8	706·000	10,075	9,617	8,241	1,834	
Deferred Assurances - - - - -	136	124,000 0 0	1,287 10 9	—	2,584	—	—	2,584	
Extra Premiums payable† - - - -	—	—	106 3 2	—	62	—	—	62	
	1,455	1,296,609 4 0	38,156 13 1	35,351·080	598,775	358,450	347,463	251,312	
Deduct Reassurances - - - - -	—	75,500 0 0	1,997 5 5	1,865·040	14,172	13,213	12,673	1,499	
	1,455	1,220,109 4 0	36,158 7 8	33,486·040	584,603	345,237	334,790	249,813	
Adjustment : to provide additional Loading	—	—	—	—2,302·000	—	—	—24,972	24,972	
Net Amount of Assurances Without Profits	1,455	1,220,109 4 0	36,158 7 8	31,184·040	584,603	345,237	309,818	274,785	
Net Amount of Assurances - - - -	14,083	9,812,539 4 0	294,132 2 5	242,467·495	6,214,851	3,707,013	3,041,580	3,173,271	
Adjustment : to provide for payment of Claims immediately	—	—	—	—	58,390	—	—	58,390	
TOTAL of the results - - - - -	14,083	9,812,539 4 0	294,132 2 5	242,467·495	6,273,241	3,707,013	3,041,580	3,231,661	

* From these premiums the permanent abatements, amounting to £13,583 17s. 4d. per annum, are excluded.

† These extra premiums (£233 9s. 10d. per annum) are for climate and other temporary risks.

VALUATION BALANCE SHEET

Of the Clerical, Medical and General Life Assurance Society as at 30th June, 1901.

Net Liability under Assurance Transactions (as per Summary Statement provided in Schedule 5)	£. 3,231,661	Assurance Fund (as per Balance Sheet under Schedule 2) -	£. 3,833,914
Reserve Fund, pursuant to Society's Special Acts of Parliament	50,000	Bonus paid in anticipation and as part of the profits of the 5 years, viz. :	
Surplus	597,668	Interim Bonus to Shareholders	£25,000
		Intermediate ditto to Assured	20,415
			45,415
	£ 3,879,329		£ 3,879,329

CLERICAL, MEDICAL AND GENERAL LIFE ASSURANCE SOCIETY—*continued.*

VIII.

All with-profit Policies, however recently effected, existing at the date of the Valuation, were entitled to share in the profits.

IX.

The results of the Valuation are as follows :—

1. The total amount of profit made by the Society in the five years ending June 30th, 1901 (including £657 unappropriated at the last division) was £597,668, of which £597,415 was divided.

2. The amount of profit divided among the Policyholders was £534,915, £20,415 of which having been distributed as Intermediate Bonus, the balance remaining for division was £514,500. The number of Policies which participated in this sum was 12,628, assuring, exclusive of previous bonus additions, the net sum of £7,920,178.

3. Specimens of Bonuses allotted to whole-life Policies for £100, effected at the undermentioned ages, according to the various modes in which the Bonuses might be received.

OLD SERIES.

[Consisting of Policies issued prior to 1st July, 1886, and now closed to New Entrants.]

Office Age at Entry.	POLICY IN FORCE.								
	20 YEARS.			25 YEARS.			30 YEARS.		
	Reversion.	Cash.	Life Reduction.	Reversion.	Cash.	Life Reduction.	Reversion.	Cash.	Life Reduction.
	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.
20	8 1 0	3 8 0	0 4 0	7 8 0	3 10 0	0 4 6	6 16 0	3 11 0	0 5 0
30	8 18 0	4 13 0	0 6 9	8 1 0	4 13 0	0 7 6	7 7 0	4 13 0	0 8 9
40	9 15 0	6 4 0	0 11 9	9 1 0	6 5 0	0 14 3	8 7 0	6 5 0	0 17 6
50	11 14 0	8 14 0	1 4 6	10 19 0	8 15 0	1 11 0	10 10 0	8 16 0	1 19 9
60	16 16 0	14 1 0	3 3 6	16 1 0	14 1 0	3 19 9	15 15 0	14 7 0	5 15 3

NEW SERIES.

[Consisting of Policies issued on and after 1st July, 1886.]

Office Age at Entry.	POLICY IN FORCE.								
	5 YEARS.			10 YEARS.			15 YEARS.		
	Reversion.	Cash.	Life Reduction.	Reversion.	Cash.	Life Reduction.	Reversion.	Cash.	Life Reduction.
	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.
20	8 16 0	2 15 0	0 2 9	8 16 0	3 1 0	0 3 3	8 18 0	3 8 0	0 3 9
30	9 5 0	3 10 0	0 4 0	9 11 0	4 1 0	0 4 9	9 14 0	4 11 0	0 6 0
40	10 6 0	4 17 0	0 6 3	10 9 0	5 9 0	0 7 9	10 15 0	6 4 0	0 10 3
50	12 2 0	6 19 0	0 11 6	12 2 0	7 13 0	0 14 6	12 13 0	8 14 0	0 19 9
60	15 19 0	10 19 0	1 5 0	16 2 0	12 0 0	1 13 9	17 10 0	13 19 0	2 9 3

Wilfred J. Cripps, Chairman.

J. E. Kenpe, Director and Deputy-Chairman.

John Coles, Director.

W. J. H. Whittall, Actuary and Secretary.

CLERICAL, MEDICAL, AND GENERAL LIFE ASSURANCE SOCIETY—continued.

Sixth Schedule.

STATEMENT OF THE LIFE ASSURANCE AND ANNUITY BUSINESS
Of the Clerical, Medical, and General Life Assurance Society on the 30th June, 1901.

I.

Annual Premium for an Assurance of £100 on a healthy Person.

Age next Birthday.	Without Profits.	With Profits.	Age next Birthday.	Without Profits.	With Profits.	Age next Birthday.	Without Profits.	With Profits.
	£. s. d.	£. s. d.		£. s. d.	£. s. d.		£. s. d.	£. s. d.
8 to 14	1 6 8	1 13 4	33	2 2 4	2 12 11	52	4 3 11	5 4 11
15	1 7 1	1 13 10	34	2 3 8	2 14 7	53	4 7 9	5 9 8
16	1 7 6	1 14 5	35	2 5 1	2 16 4	54	4 11 10	5 14 10
17	1 8 -	1 15 -	36	2 6 7	2 18 3	55	4 16 1	6 - 1
18	1 8 7	1 15 9	37	2 8 2	3 - 3	56	5 - 7	6 5 9
19	1 9 3	1 16 7	38	2 9 10	3 2 4	57	5 5 3	6 11 7
20	1 10 -	1 17 6	39	2 11 7	3 4 6	58	5 10 2	6 17 9
21	1 10 10	1 18 7	40	2 13 5	3 6 9	59	5 15 5	7 4 3
22	1 11 8	1 19 7	41	2 15 3	3 9 1	60	6 1 -	7 11 3
23	1 12 6	2 - 8	42	2 17 1	3 11 4	61	6 6 11	7 18 8
24	1 13 4	2 1 8	43	2 19 -	3 13 9	62	6 13 2	8 6 6
25	1 14 2	2 2 9	44	3 1 1	3 16 4	63	6 19 9	8 14 8
26	1 15 1	2 3 10	45	3 3 4	3 19 2	64	7 6 8	9 3 4
27	1 16 -	2 5 -	46	3 5 9	4 2 2	65	7 13 11	9 12 5
28	1 16 11	2 6 2	47	3 8 4	4 5 5	66	8 1 7	10 2 -
29	1 17 10	2 7 4	48	3 11 1	4 8 10	67	8 10 -	10 12 6
30	1 18 10	2 8 7	49	3 13 11	4 12 5	68	8 19 5	11 4 3
31	1 19 11	2 9 11	50	3 17 -	4 16 3	69	9 10 -	11 17 6
32	2 1 1	2 11 4	51	4 - 4	5 - 5	70	10 2 -	12 12 6

II. and III.

The Total Amount Assured on lives for the Whole Term of Life, which were in existence at the date before mentioned.

The Amount of Premiums received annually for each year of life, after deducting the permanent abatements made by the application of Bonuses.

WITH PROFITS.						WITHOUT PROFITS.		
Office Age.	Amount Assured.	Reversionary Bonus.	Contingent Reversionary Bonus.	Ordinary Premiums.	Extra Premiums.	Amount Assured.	Ordinary Premiums.	Extra Premiums.
	£.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£.	£. s. d.	£. s. d.
6	-	-	-	-	-	200	2 13 4	-
14	50	-	-	- 16 8	-	-	-	-
17	1,250	-	-	21 16 1	-	-	-	-
18	3,500	-	-	61 10 9	-	250	3 10 -	-
19	8,150	-	-	146 16 3	-	250	3 10 -	-
20	6,000	-	-	109 11 9	-	130	1 15 9	-
21	14,100	71 5 -	-	259 7 3	-	1,100	16 1 3	67 4 -
22	11,050	4 6 -	-	204 16 11	-	450	6 11 6	-
23	21,200	24 2 -	92 5 -	391 8 10	-	-	-	-
24	24,050	97 7 -	9 3 -	462 17 5	-	300	4 18 4	-
25	25,450	97 1 -	9 - -	508 11 6	-	200	3 3 4	-
26	30,900	186 6 -	4 18 -	637 11 7	73 10 -	1,250	20 13 9	-
27	30,700	93 6 -	42 2 -	634 7 9	-	750	12 1 7	-
28	51,600	904 8 -	65 11 -	1,054 11 8	-	11,000	198 - 6	-
29	68,000	518 15 -	41 5 -	1,500 5 7	-	15,340	276 1 9	-
30	67,000	509 18 -	53 2 -	1,486 9 11	-	6,190	113 4 8	-
31	96,450	1,075 9 -	114 7 -	2,148 4 -	-	10,750	200 7 4	-
32	97,250	738 6 -	124 17 -	2,216 12 5	2 - -	5,940	105 2 5	-
33	77,600	1,037 17 -	143 8 -	1,786 9 5	4 11 8	8,100	153 6 7	-
34	91,250	1,743 8 -	211 15 -	2,123 - 4	-	18,800	139 1 6	33 19 2
35	143,850	1,504 6 -	273 10 -	3,539 2 9	-	8,450	176 - 9	-
36	128,050	3,182 4 -	259 18 -	3,097 17 8	-	3,900	82 16 5	-
37	174,650	2,955 13 -	185 15 -	4,433 6 6	-	1,300	27 16 6	-
38	123,050	3,055 18 -	301 5 -	3,097 7 10	-	28,950	673 3 5	-
39	212,500	4,128 11 -	228 14 -	5,841 2 7	-	4,364	103 18 11	-
40	137,100	4,714 17 -	192 18 -	3,602 8 2	-	16,236	352 6 9	-
41	167,825	6,132 11 -	233 13 -	4,537 10 1	-	18,844	464 15 10	-
42	179,810	6,710 6 -	297 19 -	4,877 12 6	-	8,985	226 14 -	-
43	171,658	7,624 11 -	336 11 -	4,824 1 3	-	10,450	257 16 10	-
44	219,965	10,878 5 -	269 19 -	6,260 12 9	-	5,261	123 15 1	-
45	232,600	12,809 19 -	376 3 -	6,611 6 -	-	19,397	506 11 7	-
46	177,950	12,617 3 -	314 4 -	5,093 17 8	15 15 -	15,393	325 9 4	-
47	176,466	8,364 6 -	316 2 -	5,070 17 -	-	7,027	183 6 5	2 10 -

CLERICAL, MEDICAL, AND GENERAL LIFE ASSURANCE SOCIETY--continued.

II. and III.—continued,

Office Age.	WITH PROFITS.					WITHOUT PROFITS.		
	Amount Assured.	Reversionary Bonus.	Contingent Reversionary Bonus.	Ordinary Premiums.	Extra Premiums.	Amount Assured.	Ordinary Premiums.	Extra Premiums.
	£.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£.	£. s. d.	£. s. d.
48	163,090	11,497 18 -	210 18 -	4,911 15 -	—	11,391	301 12 5	—
49	419,650	16,115 8 -	143 14 -	15,549 11 3	—	9,349	283 14 10	—
50	196,378	14,060 8 -	292 15 -	5,926 18 3	—	8,624	277 18 8	—
51	177,375	11,875 5 -	221 13 -	5,643 15 6	—	18,353	624 2 1	—
52	161,643	16,627 14 -	135 18 -	5,003 14 4	—	18,981	613 - 6	—
53	187,590	13,629 1 -	417 8 -	6,235 11 1	6 - -	12,206	319 15 9	—
54	212,287	22,371 16 -	354 1 -	6,744 9 4	—	6,105	184 5 2	—
55	138,872	14,416 18 -	197 14 -	4,413 19 -	21 - -	8,900	303 19 2	—
56	165,255	15,422 9 -	158 6 -	5,420 18 4	—	22,379	629 - 10	—
57	187,717	19,558 - -	379 14 -	6,237 1 2	—	11,943	362 16 11	—
58	123,725	14,667 10 -	172 7 -	4,174 - 5	—	31,465	1,481 - 7	—
59	216,130	17,530 11 -	211 8 -	8,656 12 7	—	16,928	815 2 9	—
60	154,370	19,582 8 -	38 18 -	5,514 8 4	—	14,068	435 5 1	—
61	124,325	15,414 19 -	81 8 -	4,822 3 8	—	11,547	286 - 2	—
62	152,575	14,891 9 -	182 17 -	6,052 7 5	—	8,745	255 12 7	—
63	137,750	15,071 4 -	130 14 -	5,175 1 -	—	15,144	873 16 3	—
64	105,195	13,085 1 -	196 10 -	3,855 1 6	—	18,582	691 12 1	—
65	111,750	15,227 17 -	141 7 -	4,472 2 4	—	21,518	938 6 -	—
66	116,849	21,975 15 -	209 14 -	3,945 9 6	—	4,985	190 12 10	—
67	126,065	14,958 19 -	283 19 -	5,051 9 3	—	11,150	557 15 1	—
68	87,770	11,146 2 -	95 6 -	2,910 10 -	—	22,928	1,293 3 8	—
69	86,250	13,717 16 -	82 - -	3,175 3 7	—	7,705	477 15 10	—
70	77,250	13,493 3 -	37 14 -	2,954 16 9	—	24,956	1,084 3 3	—
71	93,260	21,913 4 -	22 8 -	3,049 8 -	—	992	54 14 9	—
72	90,669	23,239 18 -	31 11 -	3,252 - 3	—	3,222	70 12 6	—
73	53,969	10,615 11 -	9 15 -	1,741 14 1	—	28,300	1,737 5 9	—
74	46,625	8,930 8 -	—	2,188 13 4	—	5,778	368 1 6	—
75	77,449	10,404 8 -	62 11 -	3,197 4 5	—	11,500	478 - 6	—
76	54,669	8,076 3 -	—	1,691 1 1	—	8,892	210 8 9	—
77	46,600	15,075 14 -	—	1,828 - 8	—	3,750	269 14 3	—
78	28,420	8,034 6 -	—	903 18 9	—	1,865	128 8 9	—
79	38,698	8,791 17 -	—	1,381 15 7	—	1,005	32 16 3	—
80	17,861	3,946 - -	—	839 8 10	—	6,273	541 18 -	—
81	24,599	7,112 9 -	—	968 4 10	—	7,960	431 9 9	—
82	15,249	3,993 15 -	—	390 9 3	—	3,696	191 8 6	—
83	28,748	7,475 18 -	—	896 14 10	—	3,553	124 6 9	—
84	26,399	7,306 11 -	—	671 - 10	—	3,000	153 7 6	—
85	17,600	4,069 - -	—	487 8 4	—	4,800	419 6 3	—
86	10,049	2,604 2 -	—	274 15 7	—	270	11 3 -	—
87	22,700	6,338 15 -	—	737 16 5	—	600	17 5 -	—
88	10,999	2,530 - -	—	225 10 5	—	—	—	—
89	8,400	1,671 3 -	—	197 8 8	—	3,350	146 18 -	—
90	4,400	1,491 17 -	—	138 18 9	—	—	—	—
91	2,500	651 9 -	—	63 11 7	—	—	—	—
92	2,500	209 4 -	—	6 1 -	—	—	—	—
93	600	113 1 -	—	7 11 -	—	5,050	2 4 6	—
94	2,949	667 18 -	—	88 12 6	—	—	—	—
95	300	19 8 -	—	—	—	1,955	100 - -	—
96	1,400	267 8 -	—	13 14 -	—	—	—	—
97	—	—	—	—	—	300	—	—
98	1,000	—	—	—	—	—	—	—
99	300	174 4 -	—	—	—	—	—	—
100	300	181 11 -	—	—	—	—	—	—
104	2,200	1,882 3 -	—	—	—	—	—	—
108	100	26 19 -	—	—	—	—	—	—
109	200	143 5 -	—	—	—	—	—	—
TOTAL	7,332,597	616,095 11	9,000 12 -	228,733 11 5	122 16 8	673,620	23,608 18 2	103 13 2

CLERICAL MEDICAL AND GENERAL LIFE ASSURANCE SOCIETY—continued.

Re-Assurances corresponding to the above.

WITH PROFITS.						WITHOUT PROFITS.		
Office Age.	Amount Assured.	Reversionary Bonus.	Contingent Reversionary Bonus.	Ordinary Premiums.	Extra Premiums.	Amount Assured.	Ordinary Premiums.	Extra Premiums.
	£.			£. s. d.	£. s. d.	£.	£. s. d.	£. s. d.
29	5,000	—	—	115 8 4	—	—	—	—
37	3,000	—	—	86 9 2	—	—	—	—
39	32,500	—	—	1,048 2 6	—	—	—	—
40	2,000	—	—	60 5 —	—	—	—	—
42	4,000	—	—	133 10 —	—	—	—	—
44	24,000	—	—	798 11 8	—	—	—	—
45	7,500	—	—	236 5 —	—	—	—	—
49	182,500	—	—	7,962 11 3	—	—	—	—
50	5,000	—	—	205 8 4	—	—	—	—
51	15,500	—	—	708 14 7	—	—	—	—
53	10,000	—	—	449 7 6	—	—	—	—
54	3,000	—	—	150 12 6	—	—	—	—
59	12,000	—	—	789 10 —	—	—	—	—
62	4,000	—	—	275 10 —	—	—	—	—
63	—	—	—	—	—	7,000	482 10 10	—
65	5,000	—	—	361 17 6	—	—	—	—
68	—	—	—	—	—	5,000	443 13 4	—
	315,000	—	—	13,382 3 4	—	12,000	926 4 2	—

IV., V. and VI.

The total Amount Assured under classes of Assurance business, other than for the whole term of life.
The amount of Premiums receivable annually.
The total amount of Premiums which has been received.

Class of Assurance.	Amount Assured.	Reversionary Bonus.	Contingent Reversionary Bonus.	Ordinary Premiums.	Extra Premiums.	Total Premiums Received.
	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.
WITH PROFITS.						
Last Survivor - - -	26,449 - -	5,769 4 -	—	422 13 5	—	12,375 10 4
Joint Lives - - -	47,299 - -	2,559 1 -	94 9 -	2,866 5 6	—	28,590 2 3
Limited Premiums -	181,950 - -	10,515 10 -	—	9,477 10 6	—	66,667 8 0
Endowment Assurances -	651,883 - -	28,217 13 -	—	30,166 0 7	4 10 -	229,021 10 10
TOTAL - - -	907,581 - -	47,061 8 -	94 9 -	42,932 10 0	4 10 -	316,654 11 5
WITHOUT PROFITS.						
Last Survivor - - -	6,900 - -	—	—	115 10 3	—	1,565 11 6
Joint Lives - - -	15,700 - -	—	—	953 13 1	—	2,904 8 6
Limited Premiums -	20,750 - -	—	—	901 2 10	—	4,103 15 10
Survivorship - - -	63,045 - -	—	—	1,177 3 8	—	8,072 11 -
Ascending Scale - -	14,200 - -	—	—	246 0 6	—	511 5 6
Endowment Assurances -	116,972 - -	—	—	5,413 16 -	2 10 -	46,948 9 4
Short Term - - -	225,313 - -	—	—	3,534 8 -	—	9,872 12 10
Issue - - -	18,680 - -	—	—	—	—	1,121 8 -
Increasing Assurances -	16,429 4 -	—	—	811 6 8	—	2,517 16 6
Deferred A-surances -	124,000 - -	—	—	1,287 10 9	—	2,402 6 10
TOTAL - - -	621,989 4 -	—	—	14,440 11 9	2 10 0	80,020 6 10

Re-Assurances corresponding to the above.

Class of Assurance.	Amount Assured.	Reversionary Bonus.	Contingent Reversionary Bonus.	Ordinary Premiums.	Extra Premiums.	Total Premiums Received.
	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.
WITH PROFITS.						
Joint Lives - - -	5,000 - -	—	—	437 10 0	—	1,750 - -
WITHOUT PROFITS.						
Survivorship - - -	12,000 - -	—	—	342 - -	—	769 10 -
Ascending Scale - -	4,000 - -	—	—	97 16 8	—	293 10 -
Term - - -	47,500 - -	—	—	631 4 7	—	1,069 6 3
TOTAL - - -	63,500 - -	—	—	1,071 1 3	—	2,132 6 3

CLERICAL, MEDICAL, AND GENERAL LIFE ASSURANCE COMPANY—*continued.*

VII. and VIII.

Nil.

IX.

The average rate of interest at which the Life Assurance Fund of the Society was *invested* at the close of each year during the period since the last investigation.

On the 30th June, 1897, the Investments yielded	-	-	-	-	£3	18	8	per cent.
" " 1898, " "	-	-	-	-	£3	18	4	"
" " 1899, " "	-	-	-	-	£3	18	0	"
" " 1900, " "	-	-	-	-	£3	18	0	"
" " 1901, " "	-	-	-	-	£3	18	1	"

The average rate of interest yielded during the five years by the whole of the Funds, whether invested or uninvested, was £3 16s. 8d. per cent. per annum.

X.

The Society at present allows on the surrender of a whole-term Policy granted on a single healthy life, on which two full years' premiums have been paid, the full H^M 4½ per cent. value for a duration one year less than the actual term. On the surrender of an Endowment Assurance granted on a single healthy life the Society at present allows, after payment of two full years' premiums, not less than 70 per cent. of the H^M 3 per cent. value, the percentage increasing with the duration of the assurance. The full Office value, as at the last division, of any existing Bonus, is added to the value of the Sum Assured so calculated.

Table of Specimen Values allowed for the surrender of Policies of £100 for the whole term of a single life.

Age at Entry.	AMOUNT OF ANNUAL PREMIUMS PAID.					
	5	10	20	30	40	50
	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.
20 . . .	2 8 -	6 3 -	15 7 -	27 15 -	43 - -	59 6 -
30 . . .	3 14 -	9 - -	22 7 -	38 15 -	56 5 -	71 19 -
40 . . .	5 12 -	13 11 -	31 16 -	51 6 -	68 15 -	80 17 -
50 . . .	8 7 -	19 11 -	42 11 -	63 3 -	77 8 -	-
60 . . .	11 15 -	26 10 -	52 17 -	71 2 -	-	-

(Note.)

The Society does not transact business at other than European rates.

For purposes of reserve and distribution of bonus, Policies granted on so called unhealthy (or under average) lives, as well as those granted to naval, military, or other persons likely to be exposed to extra risk, are treated as though the assumed ages on which the increased premiums are based were the real ages; but for purposes of surrender they are treated as though granted at ordinary rates.

Wilfred J. Cripps, Chairman.
J. E. Kempe, Director and Deputy-Chairman.
John Coles, Director.
W. J. H. Whittall, Actuary and Secretary.

15, St. James's Square, London, S.W.
2nd January, 1902.

NATIONAL GUARDIAN ASSURANCE COMPANY (LIMITED).

REVENUE ACCOUNT

Of the National Guardian Assurance Company (Limited) for the year 1900.

	£.	s.	d.		£.	s.	d.
Amount of Funds at January 1st, 1900	33,464	7	5½	Claims paid under Policies	16,520	0	8
Premiums (No Re-assurance)	26,730	13	11	Commission	5,063	4	4½
Increase of Capital	762	10	0	Expenses of Management	8,817	3	0
Interest and Rents	655	7	4	Loss on Sale of Property	786	3	9
Sale of Lease	200	0	0	Written off Establishment Expenses	3,766	0	0
				Amount of Funds at December 31st, 1900	26,860	6	11
	£.	61,812	18 8½		£.	61,812	18 8½

BALANCE SHEET

Of the National Guardian Assurance Company (Limited) for the year 1900.

LIABILITIES.	£.	s.	d.	ASSETS.	£.	s.	d.
Shareholders' Capital paid up	22,830	10	0	Loans on Company's Policies	433	19	11
Life Assurance Fund	4,029	16	11	Loans on Company's Shares	947	11	4
Total Funds	26,860	6	11				
	£.	s.	d.				
Mortgages and Interest	7,641	13	6	Leasehold Property at Birmingham	12,250	0	0
Mortgage Debenture	4,280	0	0	Furniture	375	0	0
Ground Rents	193	7	9	Stock of Stationery and Policy Stamps	304	12	4
Haddingham	100	0	0	Purchase of Business and Extension Account	22,941	2	1
Rabnett	200	0	0	Outstanding Premiums	2,362	7	5
National Provident Bank	200	0	0	Cash in hand, at Bank, and Sundry Rents	515	0	9
Claims admitted but not paid	259	0	0				
Sundry Trade Debts	395	5	8				
	13,269	6	11				
Forfeited Shares Account	3,766	0	0				
	£.	40,129	13 10		£.	40,129	13 10

20th September 1901.

George Bate,
Edward King,
James Turnbull, Managing Director.
A. E. Nelson Turnbull, Secretary.

} Directors.

LONDON, EDINBURGH AND GLASGOW ASSURANCE COMPANY (LIMITED).

(Third and Fourth Schedules.)

REVENUE ACCOUNTS

Of the London, Edinburgh, and Glasgow Assurance Company (Limited), for the Year ending 31st December 1900.

I.—LIFE ASSURANCE ACCOUNT.

	Participating.	Non-Participating.	Total.		Participating.	Non-Participating.	Total.
	£. s. d.	£. s. d.	£. s. d.		£. s. d.	£. s. d.	£. s. d.
Amount of Life Assurance Fund at the beginning of the Year	124,021 3 5	137,856 9 0½	261,877 12 5½	Claims (less Re-Assurances) -	13,296 11 6	136,367 10 -	149,664 1 6
Premiums (less Re-Assurances)	44,492 16 -	335,913 2 5½	380,405 18 5½	Endowments and Endowment Assurances matured (less Re-Assurances) -	1,366 - -	10,354 15 8	11,720 15 8
Interest, Dividends, and Rents	4,573 14 10	5,051 16 4	9,625 11 2	Surrenders -	437 9 9	235 11 11	673 1 8
Assignment and other Fees	21 17 0	34 19 9	56 16 9	Bonus by Reduction of Premiums	1 9 4	- - -	1 9 4
Transferred from Participating Account	- - -	1,163 10 7	1,166 10 7	Annuities -	- - -	2,321 13 10	2,321 13 10
Transferred from Profit and Loss Account	1,715 11 0	- - -	1,715 11 0	Commission -	5,564 4 2	62,819 19 0½	67,884 3 2½
				Expenses of Management, viz.:-			
				General Charges, including Head Office Expenses, Printing, Stationery and Advertising -	£. s. d.		
				Medical Fees -	20,714 19 8½		
				Auditors' Fees and Charges for continuous Audit -	1,290 12 7		
				Postage, Parcels, Policy and other Fiscal Stamps -	421 - -		
				Rents, Rates, Taxes and Repairs -	4,251 3 7½		
				New Business Expenses, including Superintendency Charges -	3,070 1 -		
				Balance of Loading (after providing for Commission and Expenses) transferred to Profit and Loss Account as per Actuary's certificate -	62,712 18 5½		
				Transferred to Non-Participating Account	3,109 1 2	89,351 14 2	92,460 15 4
				Amount of Life Assurance Fund at end of Year, as per Fourth Schedule	716 19 7	15,184 17 6½	15,901 17 1½
					1,166 10 7	- - -	1,166 10 7
					149,166 16 2	163,836 16 -½	313,053 12 2½
£.	174,825 2 3	480,022 18 2	654,848 0 5	£.	174,825 2 3	480,022 18 2	654,848 0 5

II.—HEALTH INSURANCE ACCOUNT.

(No New Business is transacted in the Health Branch.)

	£. s. d.		£. s. d.
Amount of Health Insurance Fund at the beginning of the Year	2,086 12 4½	Claims under Policies -	380 5 5
Premiums (less Re-Insurances)	185 9 0	Surrenders -	15 - -
Interest, Dividends, and Rents	67 9 11	Amount of Health Insurance Fund at end of Year, as per Fourth Schedule	1,944 5 10½
£.	2,339 11 3½	£.	2,339 11 3½

III.—ACCIDENT INSURANCE ACCOUNT.

	£. s. d.		£. s. d.
Amount of Accident Insurance Fund at the beginning of the Year	8,153 16 11	Claims under Policies -	8,385 - 1
Premiums (less Re-Insurances)	15,283 8 6	Bonus to Policy-holders -	1,411 4 11
		Commission -	2,084 2 5
		Expenses of Management -	2,166 1 9
		Balance of estimated Loading (after providing for Commission and Expenses) transferred to Profit and Loss Account, as per Actuary's Certificate -	581 1 6
		Amount of Accident Insurance Fund at end of Year, as per Fourth Schedule	7,909 14 9
£.	23,437 5 5	£.	23,437 5 5

LONDON, EDINBURGH, AND GLASGOW ASSURANCE COMPANY (LIMITED)—*continued.*

IV.—PROFIT AND LOSS ACCOUNT.

	£.	s.	d.		£.	s.	d.
Balance of Loading (after providing for Commission and Expenses) transferred from—				Interest on Preference Capital -	2,979	12	5
(a) Life Assurance (Participating) Account -	716	19	7	Interest on Debenture Stock and Deposit Accounts -	4,428	4	9
(b) Life Assurance (Non-Participating) Account -	15,184	17	6½	Income Tax -	816	-	-
(c) Accident Insurance Account -	581	1	6	Amount written off Investments -	432	15	4
Premium on drawn Debenture -				Amount written off Leasehold Property -	722	-	5
Transfer and other Fees -				Amount written off Furniture and Fittings -	358	3	10
				Amount written off Agents' Balances -	134	2	8½
				Amount written off cost of Quinquennial Valuation and Expenses of Conversion of Debentures (Balance) -	1,363	1	4
				Amount written off Purchase of Assurance Business Account -	500	-	-
				Transferred to Life Participating Account -	1,715	11	-
				Balance—being net Amount written off Industrial Branch Establishment Accounts -	2,505	2	2½
	£.	16,504	13 7½		£.	16,504	13 7½

BALANCE SHEET

Of the London, Edinburgh, and Glasgow Assurance Company (Limited), on 31st December 1900.

LIABILITIES.	£.	s.	d.	ASSETS.	£.	s.	d.
Share Capital : 500,000 Shares of 1l. each -	500,000	-	-	Mortgages on Property within the United Kingdom -	23,298	0	4
Subscribed Capital—				Mortgages on Property out of the United Kingdom -	2,984	17	0
50,000 Preference Shares of 1l. each -	50,000	-	-	Investments, viz. :—			
395,113 Ordinary Shares of 1l. each -	395,113	-	-	British Government Securities -	47,601	8	4
Deduct uncalled Capital -	257,207	5	-	Indian Government Securities -	2,213	11	6
Less Sums paid in Advance of Calls -	75,304	3	8	Colonial Government Securities -	25,544	16	3
	181,903	1	4	British Corporation Stocks -	27,009	2	7
	263,209	18	8	Colonial Municipal Bonds -	12,507	4	8
Loss Calls due from sundry Shareholders -	466	5	5	Railway and other Debentures and Debenture Stocks -	69,393	13	5
Life Assurance Fund (Participating) -	149,166	16	2	Railway and other Guaranteed and Preference Stocks and Preference Shares -	16,068	7	11
Life Assurance Fund (Non-Participating) -	163,886	16	½	Reversions Purchased -	1,943	12	11
Health Insurance Fund -	1,944	5	10½	Freehold Ground Rents -	46,200	11	5
Accident Insurance Fund -	7,909	14	9	House Property -	11,954	14	-
Four and a Half per Cent. Debenture Stock -	99,650	-	-	Loans on Municipal Rates -	4,750	-	-
Deposit Accounts -	241	10	-	Loans on Personal, with Collateral, Security -	5,822	1	7
Interest accrued but not due on Debenture Stock -	1,117	19	9	Branch Offices' and Agents' Balances -	27,068	16	2
Interest on Preference Capital due 1st January, 1901 -	1,489	16	3	Outstanding Premiums -	1,283	11	4
Claims admitted but not yet due -	1,631	5	-	Interest accrued but not due -	2,316	16	7
Annuities due but not applied for -	52	10	3	Rents receivable -	206	9	-
Sundry Accounts due by the Company -	6,028	5	5	Cash in Hand, and on Current Account -	6,076	18	2½
Unclaimed Interest -	117	16	1	Furniture and Fittings at Head and Branch Offices -	3,223	14	1½
	£.	695,880	8 10	Establishment and Extension of Business Accounts, as per Article 95 :—			
				Industrial Branch : Balance -	353,135	1	0
				Purchase of Assurance Business Account : Balance -	5,247	-	6
					358,382	1	6
					£.	695,880	8 10

Note.—In addition to the above Assets, there is the Uncalled Capital, which on 31st December 1900, amounted to 181,903l. 1s. 4d.

S. Barclay Howard, Chairman.
C. Wooding Skinner, } Directors.
F. G. Cash,
Thos. Neill, General Manager.
T. V. Cowling, Secretary.

LONDON, EDINBURGH AND GLASGOW ASSURANCE COMPANY, LTD.—*continued.*

(Fifth Schedule.)

Statement respecting the VALUATION OF THE LIABILITIES under Life Policies, Endowments and Annuities of the London, Edinburgh and Glasgow Assurance Company, Limited, made by the Consulting Actuary, Mr. Wilfred A. Bowser.

I.

The date up to which the Valuation is made is the 31st December, 1900.

II.

The Life Assurance, Endowment and Annuity business is carried on in two Branches, viz., the "Participating," and the "Non-Participating," but there is no separate liability attaching to either branch.

There are also a few Sickness Assurance Contracts constituting the "Health Branch," but no new Sickness business has been undertaken for twelve years.

In the Participating Branch the principle upon which the Valuation is made is by estimating, as a liability on the one hand, the present value of the sums assured and Bonus additions, and, as an asset on the other hand, the present value of the future premiums receivable after deducting therefrom the proportion thereof reserved as a provision for future expenses and profits as hereafter defined. There are no negative values resulting from the method adopted. The difference between the liability and the asset, so ascertained, is the "net liability." The reserve in respect of extra premiums has been fixed at one half of the current year's premium. The liability for the payment of "Guaranteed Bonus" under policies effected in the "Endowment Assurance (Non-Forfeitable, with Guaranteed Bonus)" and the "Joint Life Endowment Assurance (Non-Forfeitable, with Guaranteed Bonus)" classes, is contingent upon the assured not only surviving the agreed Endowment age, but maintaining the policy in force for the full sum assured until the attainment of that age. The reserve made for such contingent bonuses is the total amount of premiums received, in excess of the corresponding non-profit premiums, in respect of all such policies which have been granted by the Company, whether such policies are in force or not at the date of valuation, accumulated at $3\frac{1}{2}$ per cent. per annum compound interest.

In the Non-Participating and Health Branches the principle upon which the Valuation is made is by estimating, as a liability on the one hand, the present value of the sums assured and, as an asset on the other hand, the present value of the future premiums receivable after deducting therefrom the proportion thereof reserved as a provision for future expenses and profits as hereafter defined. The difference between the liability and the asset, so ascertained, is the "net liability." The reserve made for Endowments is a sum equal to the total premiums paid on Endowments effected by premiums payable otherwise than weekly, and three-fourths of the premiums paid, after the first year, on Endowments effected by weekly premiums.

The principles upon which the Valuation is made are, according to the Articles of Association of the Company, determined by the Actuary, with the consent of the Directors. The principles of distribution of Bonus among the policy-holders are determined in the same manner.

The amount of bonus allotted to each participating policy is a uniform reversionary sum proportionate to the number of complete years which the policy had been in force since the last investigation. The other bonuses are the $3\frac{1}{2}$ per cent. equivalent of such reversionary bonuses.

III.

The Assurance and Annuity Contracts have been valued by the following Tables of Mortality:—

- (i.) Assurances effected by premiums payable otherwise than monthly or weekly—by the Institute of Actuaries H.M. Mortality Experience Table.
 - (ii.) Assurances effected by premiums payable monthly or weekly—by Farr's English Life Table No 3 (Males).
 - (iii.) Annuities—by Finlaison's Government Life Annuitants (1883) Select Mortality Experience Tables.
- The Health Contracts have been valued by Bowser's Manchester Unity of Oddfellows (1866-70) Experience Tables, providing for full pay during the first six months of illness, increased by 30 per cent., full pay during the second six months of illness, and half-pay during the remainder of illness, but not less than a pension equal to quarter sick pay after age 75.

IV.

The rates of interest assumed are as follows:—

- (i.) In the PARTICIPATING BRANCH:—3 per cent. for Assurances effected for the whole term of life, and $3\frac{1}{2}$ per cent. for other contracts.
- (ii.) In the NON-PARTICIPATING BRANCH:— $3\frac{1}{2}$ per cent. for Assurances, and 3 per cent. for Annuities.
- (iii.) In the HEALTH BRANCH:—3 per cent.

The average of the rates of interest assumed over the whole of the business is less than the rate actually earned in 1900, the closing year of the quinquennium.

V.

The proportion of the annual Premium Income reserved for future expenses and profits is as follows:—

- (i.) In the PARTICIPATING BRANCH—In respect of Assurances effected previously to 1st January, 1896 (whether with "A" or "B" participation in profits) ten per cent. of the value of the future premiums is reserved in accordance with the conditions of the 1895 valuation. In respect of Assurances effected since 31st December, 1895, the proportion of the value of the future premiums reserved is 23·12 per cent. in the case of Assurances effected with "A" profits, and 14·37 per cent. in the case of Assurances effected with "B" profits. Taking the Participating Branch as a whole, the proportion of the annual Premium Income reserved for future expenses and profit averages in the case of—

Assurances with "A" profits	-	-	-	19·73 per cent.
Assurances with "B" profits	-	-	-	11·24 do.
Total Assurances with profits	-	-	-	18·21 do.

of the value of the future premiums.

- (ii.) In the NON-PARTICIPATING BRANCH—Not less than 30 per cent. of the premiums receivable, at each attained age, under Assurances for the whole of life by monthly and weekly premiums, together with the value of 70 per cent. of the gross premiums receivable at each attained age in excess of the value of the sums assured at the same age. As regards Assurances by other than monthly and weekly premiums; 10 per cent. of the value of the premiums receivable in respect of Assurances effected previously to 1st January, 1896, and 15·44 per cent. in respect of Assurances effected since 31st December, 1895, or on the average 14·04 per cent. As regards all other Assurances, the proportion of the annual Premium Income reserved has been fixed at such varying percentages as will provide not less than 10 per cent. for management and general charges, together with the commission actually payable on such premiums. Taking the Non-Participating Branch as a whole, the proportion of the annual Premium Income reserved for future expenses and profits averages 33·45 per cent. on all premiums other than Endowments and Annuities, and considerably exceeds the cost of collecting the premiums and managing the whole of the existing Non-Participating business.
- (iii.) In the HEALTH BRANCH—10 per cent. of the premiums; although no expenses are now chargeable to this Branch.

LONDON, EDINBURGH AND GLASGOW ASSURANCE COMPANY (LIMITED)—*continued*

CONSOLIDATED REVENUE ACCOUNTS

Of the London, Edinburgh and Glasgow Assurance Company (Limited), for Five Years, commencing 1st January 1896, and ending 31st December 1900.

I.—LIFE ASSURANCE ACCOUNT.

	Participating.	Non-Participating.	Total.		Participating.	Non-Participating.	Total.
	£. s. d.	£. s. d.	£. s. d.		£. s. d.	£. s. d.	£. s. d.
Amount of Life Assurance Fund on 1st January 1896, the beginning of the period	54,424 11 6	52,951 11 10½	107,376 3 4½	Claims (less (Re-Assurances) -	52,945 6 -	651,308 0 6	604,253 12 6
Premiums (after deduction of Re-Assurance Premiums)	181,299 2 11	1,435,622 14 9½	1,616,921 17 8½	Endowments and Endowment Assurances Matured (less Re-Assurances)	3,565 16 -	39,976 18 3	43,542 14 3
Consideration for Annuities granted	—	5,734 7 9	5,734 7 9	Surrenders	2,020 1 6	1,790 5 6	3,810 7 -
Interest, Dividends and Rent	14,608 10 2	15,439 4 10	30,047 15 0	Bonus by Reduction of Premiums	7 17 4	—	7 17 4
Assignment and other Fees	111 11 6	190 10 3	302 9	Annuities	—	14,190 16 1	14,190 16 1
Transferred from Participating Account	—	4,229 4 10	4,229 4 10	Commission	24,367 19 6	270,110 3 8½	294,478 3 2½
Transferred from Profit and Loss	1,715 11 -	—	1,715 11 -	Expenses of Management*—			
				Participating.	Non-Participating.		
				£. s. d.	£. s. d.		
				New Business and Extension Expenses	4,174 19 11	236,818 1 9½	
				Management Expenses	8,992 14 1	123,948 17 4½	
					18,167 14 0	410,766 19 2½	423,934 13 2½
				Balance of Loading (after deducting Commission and Expenses as above) transferred to Profit and Loss	2,688 11 9	62,137 9 1	64,826 - 10
				Transferred to Non-Participating Account	4,229 4 10	—	4,229 4 10
				Amount of Life Assurance Fund on 31st December 1900, the end of the period	149,166 16 2	168,886 16 -½	318,053 12 2½
£.	252,159 7 1	1,514,167 14 4	1,766,327 1 5	£.	252,159 7 1	1,514,167 14	1,766,327 1 5

II.—HEALTH INSURANCE ACCOUNT.

	£. s. d.	£. s. d.		£. s. d.
Amount of Health Insurance Fund on 1st January 1896—the beginning of the period	784 13 5½		Claims under Policies	2,128 12 7
Transferred from Profit and Loss Account as on 1st January 1896	1,918 10 6½	2,708 4 -	Surrenders	81 - -
Premiums (less Re-Insurances)	- - -	1,122 12 9½	Expenses of Management, being Loading transferred to Profit and Loss in 1896	12 12 -
Interest, Dividends, and Rents	- - -	340 18 8	Amount of Health Insurance Fund on 31st December 1900—the end of the period	1,944 5 10½
£.	4,160 10 5½		£.	4,166 10 5½

III.—ACCIDENT INSURANCE ACCOUNT.

	£. s. d.		£. s. d.
Amount of Accident Insurance Fund on 1st January 1896, the beginning of the period	6,011 8 10	Claims under Policies	33,456 - 10
Premiums (less Re-Insurances)	67,080 16 11	Bonus to Policyholders	6,548 4 2
Transferred from Profit and Loss Account in 1897	586 10 9	Commission	12,712 8 5
		Expenses of Management*	10,200 2 4½
		Balance of Loading transferred to Profit and Loss	2,843 5 11½
		Amount of Accident Insurance Fund on 31st December 1900, the end of the period	7,900 14 -
£.	73,678 16 6	£.	73,678 16 6

The Expenses of Management shown in the Life and Accident Accounts are the actual expenditure for the five years, including those of the year 1896, which latter were not charged directly in the Revenue Accounts for 1896, but were dealt with through the Profit and Loss Account for that year.

LONDON, EDINBURGH AND GLASGOW ASSURANCE COMPANY, LIMITED.—*continued*.

VII.—SUMMARY AND VALUATION of the Policies of the London, Edinburgh and Glasgow Assurance Company, Limited, as at 31st December, 1900.

I.—PARTICIPATING BRANCH.

DESCRIPTION OF TRANSACTION.	PARTICULARS OF THE POLICIES FOR VALUATION.					VALUATION.				
	No. of Policies.	Sums Assured and Bonuses.	Office Yearly Premiums.	Net Yearly Premiums, if ascertained.	Sums Assured and Bonuses.	Office Yearly Premiums.	Loading Deducted.	Reduced Yearly Premiums.	Net Yearly Premiums, if computed.	Net Liability.
I.—ASSURANCES, WITH "A" PARTICIPATION IN PROFITS.										
(No Monthly or Weekly Premiums.)										
Whole term of Life—Equal payments	1,396	177,241-20	7,780-379	—	103,898-0	94,078-1	13,726-8	80,351-3	—	23,014-7
" Limited payments	46	10,100-20	384-807	—	4,928-5	3,651-7	567-8	3,083-9	—	1,844-9
Endowment Assurances	580	61,053-84	3,108-983	—	39,028-1	27,921-1	3,953-4	23,967-7	—	15,953-4
" Non-forfeitable, with Guaranteed Bonus	3,881	487,327-70	23,088-430	—	238,082-3	282,581-9	51,903-7	180,613-2	—	57,169-6
Joint Lives	66	5,446-40	285-743	—	3,925-4	3,038-9	508-4	2,532-5	—	10-1
Joint Life Endowment Assurances	187	100-00	3-825	—	54-0	48-8	4-9	48-9	—	10-1
" Non-forfeitable, with Guaranteed Bonus	187	24,338-45	1,339-810	—	12,490-3	13,182-4	3,160-8	9,981-6	—	2,509-0
Deferred	11	1,100-00	13-120	—	199-1	267-2	94-2	163-0	—	88-1
Extra Premiums payable	—	—	431-880	—	215-9	—	—	—	—	215-9
TOTAL ASSURANCES WITH "A" PROFITS	6,161	766,775-79	38,491-967	—	402,488-4	375,010-1	73,973-0	301,037-1	—	101,451-3
II.—ASSURANCES, WITH "B" PARTICIPATION IN PROFITS.										
(I. By other than Monthly or Weekly Premiums.)										
Whole term of Life—Equal payments	1,460	114,024-82	5,042-131	—	60,888-5	54,249-0	6,161-7	48,087-3	—	21,801-2
" Limited payments	22	4,280-00	147-027	—	2,165-9	1,324-7	180-8	1,143-9	—	1,022-0
Endowment Assurances	410	38,075-65	1,635-747	—	25,502-0	14,190-1	1,465-8	12,724-3	—	12,867-7
" Non-forfeitable, with Guaranteed Bonus	136	12,543-12	734-400	—	8,473-7	5,188-3	622-0	4,565-7	—	3,008-0
Joint Lives	34	2,962-70	153-782	—	1,786-6	1,605-9	228-8	1,377-1	—	409-5
Joint Life Endowment Assurances Non-forfeitable, with Guaranteed Bonus	9	740-00	46-396	—	466-7	404-0	61-3	342-7	—	124-0
Extra Premiums payable	—	—	111-964	—	56-0	—	—	—	—	56-0
TOGETHER	2,092	172,596-39	7,871-437	—	108,489-4	76,982-0	8,791-0	68,241-0	—	40,188-4
(II. By Calendar Monthly Premiums.)										
Whole term of Life—Equal payments	251	8,087-50	498-100	—	5,408-1	4,456-2	445-6	4,010-6	—	1,867-5
" Limited payments	1	25-00	1-060	—	10-6	4-2	4-4	3-8	—	6-8
Endowment Assurances	48	1,988-85	110-460	—	1,421-6	786-9	78-7	708-2	—	718-4
Joint Lives	5	175-00	10-360	—	112-4	100-7	10-0	90-7	—	21-7
Extra Premiums payable	—	—	260	—	1	—	—	—	—	1
TOGETHER	305	10,265-15	618-200	—	6,962-8	5,248-0	634-7	4,813-3	—	2,189-5
TOTAL ASSURANCES WITH "B" PROFITS	2,397	182,861-44	8,489-637	—	115,352-2	82,210-0	9,255-7	78,054-3	—	42,327-9
TOTAL ASSURANCES WITH PROFITS	8,548	949,628-23	44,981-604	—	517,870-6	457,320-1	83,228-7	374,091-4	—	143,779-2
Deduct Re-Assurances	—	1,500-00	46-313	—	960-0	537-0	53-7	483-3	—	476-7
TOTAL OF THE RESULTS	8,548	948,128-23	44,935-291	—	516,910-6	456,783-1	83,175-0	373,608-1	—	143,302-5

LONDON, EDINBURGH AND GLASGOW ASSURANCE COMPANY, LIMITED—*continued*.

II.—NON-PARTICIPATING BRANCH.

DESCRIPTION OF TRANSACTION.		PARTICULARS OF THE POLICIES FOR VALUATION.					VALUATION.				
		No. of Policies.	Sums Assured.	Office Yearly Premiums.	Net Yearly Premiums, if ascertained.	Sums Assured.	Office Yearly Premiums.	Loading Deducted.	Reduced Yearly Premiums.	Net Yearly Premiums if computed.	Net Liability.
I.—ASSURANCES WITHOUT PROFITS.											
(i.) By Monthly and Weekly Premiums.											
Whole term of Life—Equal payments	540,148	5,270,105 90	292,510 099	—	—	2,384,170 0	3,502,888 4	1,213,272 1	2,289,611 3	—	—
Endowment Assurances	50,016	751,057 30	30,855 215	—	—	10 3	6 6	2 0	4 6	—	—
Joint Lives	4,801	71,455 62	4,775 980	—	—	380,229 2	347,764 3	84,249 4	293,514 9	—	—
Endowments	16,864	454,303 20	24,800 653	—	—	38,543 7	56,519 0	18,820 3	37,698 7	—	—
TOGETHER	571,815	6,546,946 92	361,369 737	—	—	48,022 1	—	—	—	—	—
(ii.) By other than Monthly and Weekly Premiums.											
Whole term of Life—Equal payments	902	87,127 99	3,343 634	—	—	2,710,975 3	3,007,178 3	1,316,343 8	2,690,835 5	—	—
Endowment Assurances	6	1,134 40	53 736	—	—	—	—	—	—	—	—
Joint Lives	540	18,127 78	442 801	—	—	43,768 2	40,538 4	5,678 2	34,900 2	—	—
Survivorship	49	4,239 67	215 980	—	—	11,886 6	4,311 4	32 6	237 6	—	—
Temporary	4	1,910 00	—	—	—	2,525 5	2,515 6	810 5	4,308 9	—	—
Endowments	2	2,100 00	94 038	—	—	168 9	—	—	2,080 2	—	—
Extra Premiums payable	478	36,917 30	1,008 948	—	—	178 8	—	—	—	—	—
TOGETHER	2,086	151,617 04	6,112 287	—	—	8,500 7	—	—	—	—	—
TOTAL ASSURANCES WITHOUT PROFITS											
Deduct Re-Assurances	573,851	6,608,503 96	367,512 024	—	—	67,478 5	48,828 8	6,784 1	41,644 7	—	—
NET AMOUNT OF ASSURANCES WITHOUT PROFITS	573,851	6,606,886 33	367,439 501	—	—	2,778,453 8	3,055,502 1	1,332,127 9	2,682,874 2	—	—
II.—ANNUITIES.											
Immediate	62	per annum.	—	—	—	787 4	465 1	68 0	387 1	—	—
Joint Life and Survivor	7	1,456 25	—	—	—	2,777,686 4	3,055,587 0	1,332,050 9	2,631,977 1	—	—
Survivorship	1	223 67	—	—	—	—	—	—	—	—	—
Deferred	1	100 00	24 150	—	—	12,584 5	—	—	—	—	—
Temporary	6	113 00	15 306	—	—	2,819 6	280 6	26 1	234 5	—	—
TOGETHER	68	2,086 95	39 356	—	—	235 4	215 2	—	215 2	—	—
TOTAL ANNUITIES	68	2,086 95	39 356	—	—	47 2	47 8	26 1	449 7	—	—
TOTAL OF THE RESULTS	573,819	6,606,905 33 } p. a. 1,028 65 }	367,479 940	—	—	2,793,080 7	3,055,512 8	1,332,050 0	2,682,420 8	—	—

Value by Parr's English Life Table No. 3 (Males) and (as regards other than Monthly and Weekly Premium Policies) by the Institute of Actuaries' H.M. Table for Assurances, and by Finkelson's Government Life Annuity Table (1888) Select Mortality Experience Tables for Annuities. Interest 3 per cent for Assurances, and 3 per cent. for Annuities.

LONDON, EDINBURGH AND GLASGOW ASSURANCE COMPANY, LIMITED—*continued*

III.—HEALTH BRANCH.

No New Business is transacted in the Health Branch.

DESCRIPTION OF TRANSACTION.	PARTICULARS OF THE POLICIES FOR VALUATION.				VALUATION.					
	Number of Policies.	Sums Assured.	Office Yearly Premiums	Net Yearly Premiums if ascertained.	Value by Bowser's Manchester Unity of Oddfellows (1866-70) Experience Tables. Interest 3 per cent.					
					Sums Assured.	Office Yearly Premiums.	Loading Deducted.	Reduced Yearly Premiums	Net Yearly Premiums if computed.	Net Liability.
Sickness Policies, insuring limited benefits	107	£. 59,875 per week.	£. 180,535	—	£. 4,476.1	£. 1,723.1	£. 172.3	£. 1,550.8	—	£. 2,925.3

VALUATION BALANCE SHEET of the London, Edinburgh and Glasgow Assurance Company, Limited, as at 31st December, 1900.

	£.	s.	d.		£.	s.	d.
Net liability under Assurance, Endowment and Annuity transactions (as per Summary Statement provided in Schedule 5):				Life Assurance and Annuity Funds (as per Balance-Sheet under Schedule 4):			
Participating Branch	143,302	10	0	Participating Branch	149,166	16	2
Non-Participating Branch	161,269	18	0	Non-Participating Branch	163,886	16	0½
	304,572	8	0		313,053	12	2½
Net liability under Assurance transactions in the Health Branch (as per Summary Statement provided in Schedule 5)	2,925	6	0	Health Insurance Fund (as per Balance-Sheet under Schedule 4)	1,944	5	10½
Reserve for unexpired Risk and Tontine Bonus under Accident Insurance contracts	7,068	11	1	Accident Insurance Fund (as per Balance-Sheet under Schedule 4)	7,909	14	0
Surplus: £9,322 7s. 10½d., viz.:				Deficiency, Health Branch	981	0	1½
Participating Branch	5,864	6	2				
Non-Participating Branch	2,616	18	0½				
	8,481	4	2½				
Accident Insurance Branch	841	3	8				
	£. 323,888	12	11½		£. 323,188	12	11½

VIII.

All participating Policies which have been three complete years in force at the date of Valuation are entitled to share in the profits divided.

IX.

The results of the Valuation are as follows:—

- (1) The total amount of profit made by the Company (including £1,628 19s. 6d., £437 10s. 10½d., and £521 4s. 9d. brought forward in the Participating, Non-Participating and Accident Branches respectively from previous Valuation) is as follows:—

	£	s.	d.	£	s.	d.
Participating Life Branch	5,864	6	2*			
Non-Participating Life Branch	2,616	18	0½			
				8,481	4	2½
Accident Insurance Branch (after payment of £1,430 17s. by way of Tontine Bonus to Policy-holders)				841	3	8
Total Surplus				£9,322	7	10½

* The Surplus in the Participating Branch would be £10,740, if, as was done in the last Valuation 2½ per cent. Interest were now assumed.

The deficiency in the Health-Branch (two-thirds of which is due to the alterations now made in the Valuation data) is £981 0 1½

- (2) The total amount of profit which will be divided is £5,674 8s. 2d. (in respect of the Participating Branch only). Nine-tenths of this sum will be divided among the Participating Policy-holders, and one-tenth will be transferred to the Profit and Loss or Shareholders' Account. The amount of profit divided among the Policy-holders in the Participating Branch will be £5,106 19s. 4d. The number of Policies which will participate is 5,122, and the amount thereof £459,568 7s. 0d.
- (3) Specimens of Bonuses allotted to Policies for £100 effected for the whole term of life at the respective ages of 20, 30, 40, and 50 and having been in force for 5, 10 or 15 years, together with the amounts apportioned under the various modes in which the Bonus might be received.

LONDON, EDINBURGH AND GLASGOW ASSURANCE COMPANY, LIMITED—*continued.*

I.—PARTICIPATING BRANCH—WITH A PROFITS.

GENERAL SECTION.

Age at Entry.	5 Years in Force.			10 Years in Force.			15 Years in Force.		
	Reversionary Bonus.	Cash Bonus.	Reduction of Annual Premium for the whole of Life.	Reversionary Bonus.	Cash Bonus.	Reduction of Annual Premium for the whole of Life.	Reversionary Bonus.	Cash Bonus.	Reduction of Annual Premium for the whole of Life.
	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.
20	2 10 -	- 15 6	- - 9	2 10 -	- 17 2	- - 11	2 10 -	- 19 -	- 1 -
30	2 10 -	- 19 -	- 1 -	2 10 -	1 1 1	- 1 3	2 10 -	1 3 5	- 1 6
40	2 10 -	1 3 5	- 1 6	2 10 -	1 6 -	- 1 10	2 10 -	1 8 9	- 2 3
50	2 10 -	1 8 9	- 2 3	2 10 -	1 11 8	- 2 11	2 10 -	1 14 6	- 3 9

TEMPERANCE SECTION.

Age at Entry.	5 Years in Force.			10 Years in Force.			15 Years in Force.		
	Reversionary Bonus.	Cash Bonus.	Reduction of Annual Premium for the whole of Life.	Reversionary Bonus.	Cash Bonus.	Reduction of Annual Premium for the whole of Life.	Reversionary Bonus.	Cash Bonus.	Reduction of Annual Premium for the whole of Life.
	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.
20	3 2 6	- 19 4	- - 11	3 2 6	1 1 5	- 1 1	3 2 6	1 3 9	- 1 3
30	3 2 6	1 3 9	- 1 3	3 2 6	1 6 4	- 1 6	3 2 6	1 9 4	- 1 10
40	3 2 6	1 9 4	- 1 10	3 2 6	1 12 6	- 2 3	3 2 6	1 16 -	- 2 10
50	3 2 6	1 16 -	- 2 10	3 2 6	1 19 7	- 3 8	3 2 6	2 3 2	- 4 8

II.—PARTICIPATING BRANCH—WITH B PROFITS.

GENERAL SECTION.

Age at Entry.	5 Years in Force.	10 Years in Force.	15 Years in Force.
	To extinguish the Premiums payable—	To extinguish the Premiums payable—	To further reduce the age at which Premiums cease to be payable—
20	After Age 80	After Age 80½	From Age 85 to Age 79½
30	" 81½	" 82	" 86½ " 81½
40	" 83½	" 83½	" 88 " 83½
50	" 85½	" 85½	" 89½ " 85½

TEMPERANCE SECTION.

Age at Entry.	5 Years in Force.	10 Years in Force.	15 Years in Force.
	To extinguish the Premiums payable—	To extinguish the Premiums payable—	To further reduce the age at which Premiums cease to be payable—
20	After Age 79	After Age 79½	From Age 84 to Age 78½
30	" 80½	" 81	" 85½ " 80½
40	" 82½	" 83	" 87 " 82½
50	" 84½	" 85	" 89 " 85

NOTE to Specimen Bonuses with B Profits.—These specimen bonuses apply to Policies effected under a disused table of premiums with B profits. No Policy effected under the table of premiums with B profits at present in force is entitled to participate on the present occasion. The age at which the premiums will cease, as shown above, must be compared with age 97, the limit of life by the H^m. table. Each succeeding division of profits will still further hasten the age at which premiums cease to be payable.

S. Barclay Heward, Chairman.
C. Weeding Skinner, } Directors.
F. G. Cash,
Thos. Neill, General Manager.
T. V. Cowling, Secretary.
Wilfred A. Bowser, Consulting Actuary.

LONDON, EDINBURGH AND GLASGOW ASSURANCE COMPANY, LIMITED—*continued.*

(Sixth Schedule.)

Statement of the LIFE ASSURANCE ENDOWMENT AND ANNUITY BUSINESS of the London, Edinburgh and Glasgow Assurance Company, Limited, on the 31st December, 1900.

NOTE.—In the following returns the expressions “With A Profits” and “With B Profits” are to be defined as follows:—

Policies effected “With A Profits” are Policies on which the Bonuses are applied—

- (a) In increasing the Sum Assured; or, in lieu thereof, either
- (b) In a present cash payment, or
- (c) In reducing the future premiums.

Policies effected “With B Profits” are Policies on which the Bonuses are applied—

- (a) In extinguishing the premiums after a given age, each Division of profits making the age when premiums will cease to be payable still earlier; and, when all the premiums have been commuted by successive Bonuses, either
- (b) In increasing the Sum Assured, or
- (c) In making the Sum in the Policy payable during the lifetime of the Assured.

It must be distinctly understood that the value of the Bonuses declared on Policies effected “With B Profits” will be much less than those allotted to Policies effected “With A Profits.”

I.

The following are the published Tables of Premiums for Assurances for the Whole Term of a Single Life in use at the date above-mentioned:—

PARTICIPATING BRANCH.

ANNUAL PREMIUMS TO ASSURE £100 AT DEATH.

WITH “A” PROFITS.				WITH “B” PROFITS.			
Age next Birthday.	Annual Premium.	Age next Birthday.	Annual Premium.	Age next Birthday.	Annual Premium.	Age next Birthday.	Annual Premium.
	£ s. d.		£ s. d.		£ s. d.		£ s. d.
16	1 15 7	41	3 6 8	16	1 13 4	41	3 3 9
17	1 16 6	42	3 8 11	17	1 14 3	42	3 5 11
18	1 17 5	43	3 11 3	18	1 15 2	43	3 8 2
19	1 18 4	44	3 13 9	19	1 16 -	44	3 10 8
20	1 19 2	45	3 16 5	20	1 16 10	45	3 13 3
21	1 19 11	46	3 19 2	21	1 17 7	46	3 16 -
22	2 - 8	47	4 2 2	22	1 18 4	47	3 18 10
23	2 1 6	48	4 5 3	23	1 19 2	48	4 1 10
24	2 2 5	49	4 8 6	24	2 - -	49	4 3 1
25	2 3 4	50	4 12 -	25	2 - 11	50	4 8 6
26	2 4 4	51	4 15 8	26	2 1 11	51	4 12 1
27	2 5 5	52	4 19 7	27	2 3 -	52	4 15 11
28	2 6 6	53	5 3 10	28	2 4 1	53	5 - -
29	2 7 8	54	5 8 3	29	2 5 2	54	5 4 5
30	2 8 11	55	5 13 -	30	2 6 4	55	5 9 1
31	2 10 2	56	5 18 1	31	2 7 7	56	5 14 1
32	2 11 6	57	6 3 6	32	2 8 10	57	5 19 4
33	2 12 11	58	6 9 3	33	2 10 2	58	6 4 11
34	2 14 4	59	6 15 5	34	2 11 7	59	6 10 11
35	2 15 10	60	7 2 -	35	2 13 1	60	6 17 4
36	2 17 5	61	7 8 11	36	2 14 8	61	7 4 2
37	2 19 1	62	7 16 3	37	2 16 4	62	7 11 5
38	3 - 10	63	8 4 2	38	2 18 -	63	7 19 1
39	3 2 8	64	8 12 6	39	2 19 10	64	8 7 3
40	3 4 7	65	9 1 4	40	3 1 9	65	8 15 11

LONDON, EDINBURGH AND GLASGOW ASSURANCE COMPANY, LIMITED—continued.

I.—continued.

NON-PARTICIPATING BRANCH.—MIDDLE CLASS ASSURANCE.

Premiums payable every lunar month (i.e., fourth week) to assure the following amounts at death Assurers are free to QUARTER BENEFIT immediately, to HALF BENEFIT in Six Calendar Months, and to FULL BENEFIT in Twelve Calendar Months from date of Policy. IMMEDIATE FULL BENEFIT given in the event of Accidental Death at any time after delivery of the Policy.

Age.	£10	£20	£25	£30	£40	£50	Age.	£10	£20	£25	£30	£40	£50
	s. d.	s. d.	s. d.	s. d.	s. d.	s. d.		s. d.	s. d.	s. d.	s. d.	s. d.	s. d.
16	- 4	- 8	- 10	1 -	1 4	1 7	51	1 1	2 1	2 7	3 2	4 2	5 2
17	- 4	- 8	- 10	1 -	1 4	1 8	52	1 1	2 2	2 8	3 3	4 4	5 4
18	- 4	- 8	- 10	1 -	1 4	1 8	53	1 2	2 3	2 9	3 4	4 6	5 6
19	- 5	- 9	- 11	1 1	1 5	1 9	54	1 2	2 4	2 11	3 6	4 8	5 9
20	- 5	- 9	- 11	1 1	1 5	1 9	55	1 3	2 5	3 -	3 8	4 10	6 -
21	- 5	- 9	- 11	1 2	1 5	1 10	56	1 3	2 6	3 2	3 9	5 -	6 3
22	- 5	- 9	- 11	1 2	1 6	1 10	57	1 4	2 8	3 3	4 -	5 3	6 6
23	- 5	- 9	1 -	1 2	1 6	1 11	58	1 5	2 10	3 5	4 2	5 6	6 10
24	- 5	- 9	1 -	1 2	1 6	1 11	59	1 6	2 11	3 7	4 4	5 9	7 2
25	- 5	- 10	1 -	1 3	1 7	2 -	60	1 6	3 -	3 9	4 6	6 -	7 6
26	- 5	- 10	1 -	1 3	1 7	2 -	61	1 7	3 2	4 -	4 9	6 4	7 11
27	- 6	- 10	1 1	1 4	1 8	2 1	62	1 8	3 4	4 2	5 -	6 8	8 4
28	- 6	- 10	1 1	1 4	1 8	2 1	63	1 10	3 7	4 5	5 4	7 1	8 10
29	- 6	- 11	1 1	1 5	1 9	2 2	64	1 11	3 10	4 9	5 8	7 7	9 5
30	- 6	- 11	1 2	1 5	1 10	2 3	65	2 -	4 -	5 -	6 -	8 -	10 -
31	- 6	1 -	1 2	1 6	1 11	2 4	66	2 2	4 4	5 5	6 6	8 7	10 9
32	- 6	1 -	1 3	1 6	2 -	2 5	67	2 4	4 8	5 10	7 -	9 3	11 7
33	- 6	1 -	1 3	1 6	2 -	2 6	68	2 6	5 -	6 3	7 6	10 -	12 6
34	- 7	1 1	1 4	1 7	2 1	2 7	69	2 9	5 6	6 10	8 3	10 10	13 7
35	- 7	1 1	1 4	1 8	2 2	2 8	70	3 -	6 -	7 5	9 -	11 9	14 8
36	- 7	1 2	1 5	1 9	2 4	2 9	71	3 3	6 5	7 11	9 7	12 8	15 9
37	- 8	1 3	1 6	1 10	2 5	2 11	72	3 5	6 9	8 5	10 2	13 6	16 10
38	- 8	1 3	1 7	1 11	2 6	3 1	73	3 7	7 2	9 -	10 9	14 4	17 11
39	- 8	1 4	1 7	2 -	2 7	3 2	74	3 10	7 7	9 6	11 4	15 2	19 -
40	- 8	1 4	1 8	2 -	2 8	3 3	75	4 -	8 -	10 -	12 -	16 -	20 -
41	- 9	1 5	1 9	2 1	2 10	3 5	76	4 3	8 6	10 7	12 9	16 11	21 2
42	- 9	1 6	1 10	2 2	2 11	3 7	77	4 6	8 11	11 2	13 5	17 10	22 3
43	- 9	1 6	1 11	2 3	3 -	3 9	78	4 8	9 4	11 8	14 -	18 8	23 3
44	- 10	1 7	1 11	2 4	3 1	3 10	79	4 11	9 9	12 2	14 8	19 6	24 3
45	- 10	1 7	2 -	2 5	3 2	4 -	80	5 1	10 2	12 8	15 3	20 3	25 3
46	- 10	1 8	2 1	2 6	3 4	4 2	81	5 3	10 6	13 2	15 9	21 -	26 3
47	- 11	1 9	2 2	2 8	3 6	4 4	82	5 6	11 -	13 8	16 6	22 -	27 4
48	- 11	1 10	2 3	2 9	3 8	4 6	83	5 9	11 6	14 3	17 3	23 -	28 6
49	1 -	1 11	2 5	2 11	3 10	4 9	84	6 -	12 -	15 -	18 -	24 -	30 -
50	1 -	2 -	2 6	3 -	4 -	5 -	85	6 4	12 8	15 9	19 -	25 4	31 6

WEEKLY PREMIUMS TO ASSURE £50 AND £100 AT DEATH.

Age next Birthday.	£50	£100	Age next Birthday.	£50	£100	Age next Birthday.	£50	£100
	s. d.	s. d.		s. d.	s. d.		s. d.	s. d.
16	- 5	- 10	33	- 9	1 4	50	1 3	2 5
17	- 5	- 10	34	- 9	1 5	51	1 3	2 6
18	- 6	- 11	35	- 9	1 5	52	1 4	2 8
19	- 6	- 11	36	- 9	1 6	53	1 5	2 9
20	- 6	- 11	37	- 9	1 6	54	1 6	2 11
21	- 6	1 -	38	- 10	1 7	55	1 6	3 -
22	- 6	1 -	39	- 10	1 8	56	1 7	3 2
23	- 6	1 -	40	- 11	1 8	57	1 8	3 4
24	- 7	1 1	41	- 11	1 9	58	1 9	3 6
25	- 7	1 1	42	- 11	1 10	59	1 10	3 8
26	- 7	1 1	43	1 -	1 11	60	1 11	3 10
27	- 7	1 2	44	1 -	2 -	61	2 -	4 -
28	- 7	1 2	45	1 -	2 -	62	2 2	4 3
29	- 8	1 2	46	1 1	2 1	63	2 3	4 6
30	- 8	1 3	47	1 1	2 2	64	2 5	4 9
31	- 8	1 3	48	1 2	2 3	65	2 6	5 -
32	- 8	1 4	49	1 2	2 4			

LONDON, EDINBURGH AND GLASGOW ASSURANCE COMPANY, LIMITED—*continued.*I.—*continued.*

NON-PARTICIPATING BRANCH.

ADULT ASSURANCE.—Sums payable at the death of an Adult, if in full benefit.

Assurers are free to QUARTER BENEFIT immediately, to HALF BENEFIT in Six Calendar Months, and to FULL BENEFIT in Twelve Calendar Months from date of Policy. Immediate FULL BENEFIT given in the event of Accidental Death at any time after delivery of the Policy.

Age next Birth-day.	1d. Weekly will Insure	2d. Weekly will Insure	3d. Weekly will Insure	6d. Weekly will Insure	Age next Birth-day.	1d. Weekly will Insure	2d. Weekly will Insure	3d. Weekly will Insure	6d. Weekly will Insure
£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.
11	10 - -	20 - -	- - -	- - -	46	3 11 -	7 2 -	10 13 -	21 6 -
12	9 18 -	19 16 -	- - -	- - -	47	3 8 -	6 16 -	10 4 -	20 8 -
13	9 17 -	19 14 -	- - -	- - -	48	3 6 -	6 12 -	9 18 -	19 16 -
14	9 16 -	19 12 -	- - -	- - -	49	3 3 -	6 6 -	9 9 -	18 18 -
15	9 12 -	19 4 -	- - -	- - -	50	3 - -	6 - -	9 - -	18 - -
16	9 7 -	18 14 -	28 1 -	- - -	51	2 18 -	5 16 -	8 14 -	17 8 -
17	9 2 -	18 4 -	27 6 -	- - -	52	2 16 -	5 12 -	8 8 -	16 16 -
18	8 17 -	17 14 -	26 11 -	- - -	53	2 14 -	5 8 -	8 2 -	16 4 -
19	8 12 -	17 4 -	25 16 -	- - -	54	2 11 -	5 2 -	7 13 -	15 6 -
20	8 7 -	16 14 -	25 1 -	- - -	55	2 9 -	4 18 -	7 7 -	14 14 -
21	8 2 -	16 4 -	24 6 -	- - -	56	2 7 -	4 14 -	7 1 -	14 2 -
22	7 17 -	15 14 -	23 11 -	47 2 -	57	2 5 -	4 10 -	6 15 -	13 10 -
23	7 12 -	15 4 -	22 16 -	45 12 -	58	2 3 -	4 6 -	6 9 -	12 18 -
24	7 7 -	14 14 -	22 1 -	44 2 -	59	2 - -	4 - -	6 - -	12 - -
25	7 3 -	14 6 -	21 9 -	42 18 -	60	1 18 -	3 16 -	5 14 -	11 8 -
26	6 19 -	13 18 -	20 17 -	41 14 -	61	1 17 -	3 14 -	5 11 -	11 2 -
27	6 15 -	13 10 -	20 5 -	40 10 -	62	1 15 -	3 10 -	5 5 -	10 10 -
28	6 11 -	13 2 -	19 13 -	39 6 -	63	1 13 -	3 6 -	4 19 -	9 18 -
29	6 7 -	12 14 -	19 1 -	38 2 -	64	1 11 -	3 2 -	4 13 -	9 6 -
30	6 3 -	12 6 -	18 9 -	36 18 -	65	1 10 -	3 - -	4 10 -	9 - -
31	5 19 -	11 18 -	17 17 -	35 14 -	66	1 8 -	2 16 -	4 4 -	8 8 -
32	5 15 -	11 10 -	17 5 -	34 10 -	67	1 6 -	2 12 -	3 18 -	7 16 -
33	5 11 -	11 2 -	16 13 -	33 6 -	68	1 4 -	2 8 -	3 12 -	7 4 -
34	5 7 -	10 14 -	16 1 -	32 2 -	69	1 2 -	2 4 -	3 6 -	6 12 -
35	5 4 -	10 8 -	15 12 -	31 4 -	70	1 - -	2 - -	3 - -	6 - -
36	5 1 -	10 2 -	15 3 -	30 6 -	71	- 19 -	1 18 -	2 17 -	5 14 -
37	4 17 -	9 14 -	14 11 -	29 2 -	72	- 18 -	1 16 -	2 14 -	5 8 -
38	4 14 -	9 8 -	14 2 -	28 4 -	73	- 17 -	1 14 -	2 11 -	5 2 -
39	4 11 -	9 2 -	13 13 -	27 6 -	74	- 16 -	1 12 -	2 8 -	4 16 -
40	4 8 -	8 16 -	13 4 -	26 8 -	75	- 15 -	1 10 -	2 5 -	4 10 -
41	4 5 -	8 10 -	12 15 -	25 10 -	76-77	- 14 -	1 8 -	2 2 -	4 4 -
42	4 2 -	8 4 -	12 6 -	24 12 -	78-79	- 13 -	1 6 -	1 19 -	3 16 -
43	3 19 -	7 18 -	11 17 -	23 14 -	80-81	- 12 -	1 4 -	1 16 -	3 12 -
44	3 16 -	7 12 -	11 8 -	22 16 -	82-83	- 11 -	1 2 -	1 13 -	3 6 -
45	3 14 -	7 8 -	11 2 -	22 4 -	84-85	- 10 -	1 - -	1 10 -	3 - -

LONDON, EDINBURGH, AND GLASGOW ASSURANCE COMPANY, LIMITED--continued.

I.--continued.

NON-PARTICIPATING BRANCH--continued.

ADULT ASSURANCE.--Annual Premiums to assure £10, £20, £25, £30, £40, £50 or £100 at death.

Age.	£10	£20	£25	£30	£40	£50	£100
	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.
16	- 3 4	- 6 6	- 8 -	- 9 7	- 12 8	- 15 9	1 11 -
17	- 3 6	- 6 8	- 8 3	- 9 11	- 13 1	- 16 3	1 11 11
18	- 3 7	- 6 10	- 8 6	- 10 3	- 13 6	- 16 9	1 12 10
19	- 3 8	- 7 1	- 8 9	- 10 6	- 13 11	- 17 3	1 13 8
20	- 3 9	- 7 3	- 9 -	- 10 9	- 14 3	- 17 9	1 14 5
21	3 10	- 7 5	- 9 3	- 11 1	- 14 8	- 18 3	1 15 2
22	3 11	- 7 8	- 9 6	- 11 4	- 15 1	- 18 9	1 15 11
23	- 4 -	- 7 10	- 9 9	- 11 8	- 15 6	- 19 3	1 16 8
24	4 2	- 8 1	- 10 -	- 12 -	- 15 11	- 19 9	1 17 6
25	- 4 3	- 8 4	- 10 4	- 12 4	- 16 4	1 - 4	1 18 5
26	- 4 5	- 8 7	- 10 7	- 12 8	- 16 10	1 - 11	1 19 5
27	- 4 6	- 8 9	- 10 10	- 13 -	- 17 3	1 1 6	2 - 5
28	- 4 8	- 9 -	- 11 2	- 13 5	- 17 9	1 2 1	2 1 6
29	- 4 9	- 9 3	- 11 6	- 13 9	- 18 3	1 2 9	2 2 7
30	- 4 11	- 9 7	- 11 10	- 14 2	- 18 10	1 3 6	2 3 9
31	- 5 1	- 9 10	- 12 2	- 14 7	- 19 5	1 4 2	2 4 11
32	- 5 2	- 10 1	- 12 7	- 15 1	1 - -	1 4 11	2 6 2
33	- 5 4	- 10 5	- 13 -	- 15 7	1 - 8	1 5 9	2 7 6
34	- 5 6	- 10 9	- 13 5	- 16 1	1 1 4	1 6 7	2 8 11
35	- 5 8	- 11 2	- 13 10	- 16 7	1 2 -	1 7 5	2 10 4
36	- 5 10	- 11 6	- 14 4	- 17 1	1 2 9	1 8 4	2 11 10
37	- 6 1	- 11 10	- 14 10	- 17 8	1 3 6	1 9 3	2 13 5
38	- 6 3	- 12 3	- 15 4	- 18 3	1 4 3	1 10 3	2 15 1
39	- 6 6	- 12 8	- 15 10	- 18 11	1 5 1	1 11 4	2 16 10
40	- 6 8	- 13 1	- 16 4	- 19 7	1 6 -	1 12 5	2 18 9
41	- 6 11	- 13 7	- 16 11	1 - 3	1 6 11	1 13 7	3 - -
42	- 7 2	- 14 1	- 17 6	1 1 -	1 7 10	1 14 9	3 2 10
43	- 7 5	- 14 7	- 18 1	1 1 9	1 8 10	1 16 -	3 5 1
44	- 7 8	- 15 1	- 18 9	1 2 6	1 9 11	1 17 4	3 7 6
45	- 7 11	- 15 8	- 19 6	1 3 4	1 11 1	1 18 9	3 10 -
46	- 8 3	- 16 3	1 - 3	1 4 3	1 12 3	2 - 3	3 12 8
47	- 8 7	- 16 11	1 1 -	1 5 2	1 13 6	2 1 9	3 15 6
48	- 8 11	- 17 7	1 1 10	1 6 2	1 14 10	2 3 6	3 18 6
49	- 9 3	- 18 3	1 2 9	1 7 4	1 16 4	2 5 4	4 1 8
50	- 9 8	- 19 -	1 3 9	1 8 6	1 17 10	2 7 3	4 5 -
51	10 1	- 19 10	1 4 9	1 9 8	1 19 5	2 9 3	4 8 6
52	- 10 6	1 - 8	1 5 10	1 10 11	2 1 2	2 11 4	4 12 3
53	10 11	1 1 7	1 6 11	1 12 3	2 2 11	2 13 8	4 16 3
54	- 11 5	1 2 7	1 8 1	1 13 8	2 4 10	2 16 -	5 - 6
55	- 11 11	1 3 7	1 9 5	1 15 3	2 6 11	2 18 7	5 5 1
56	12 6	1 4 8	1 10 10	1 16 11	2 9 2	3 1 4	5 9 11
57	- 13 1	1 5 10	1 12 4	1 18 8	2 11 6	3 4 3	5 15 1
58	- 13 8	1 7 1	1 13 10	2 - 7	2 14 -	3 7 5	6 - 7
59	14 4	1 8 6	1 15 6	2 2 7	2 16 8	3 10 10	6 6 6
60	- 15 1	1 9 11	1 17 4	2 4 9	2 19 6	3 14 4	6 12 9
61	- 15 10	1 11 5	1 19 2	2 7 -	3 2 6	3 18 1	6 19 5
62	- 16 8	1 13 -	2 1 2	2 9 4	3 5 9	4 2 1	7 6 6
63	- 17 6	1 14 8	2 3 3	2 11 10	3 9 1	4 6 3	7 14 -
64	- 18 4	1 16 5	2 5 6	2 14 6	3 12 7	4 10 8	8 2 -
65	- 19 4	1 18 5	2 7 10	2 17 5	3 16 5	4 15 5	8 10 6

INFANTILE ASSURANCE.--Sums payable at the death of a Child under 10 years of age, for Weekly Premium of ONE PENNY. No higher premium taken under this Table.

Age next Birthday at entry.	AMOUNT PAYABLE IF THE CHILD SHOULD DIE AFTER THE POLICY HAS BEEN ISSUED FOR											
	Three Calendar Months.	Six Calendar Months.	One Year.	Two Years.	Three Years.	Four Years.	Five Years.	Six Years.	Seven Years.	Eight Years.	Nine Years.	Ten Years.
1	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.
1 10	2 5 -	3 - -	3 - -	3 10 -	4 - -	5 - -	6 - -	7 - -	8 - -	9 - -	10 - -	- - -
2	1 10 -	2 5 -	3 - -	3 10 -	4 - -	5 - -	6 - -	7 - -	8 - -	9 - -	10 - -	- - -
3	1 10 -	2 5 -	3 10 -	4 - -	5 - -	6 - -	7 - -	8 - -	9 - -	10 - -	- - -	- - -
4	1 16 -	2 12 -	4 - -	5 - -	6 - -	7 - -	8 - -	9 - -	10 - -	- - -	- - -	- - -
5	2 - -	3 - -	5 - -	6 - -	7 - -	8 - -	9 - -	10 - -	- - -	- - -	- - -	- - -
6	2 10 -	3 15 -	6 - -	7 - -	8 - -	9 - -	10 - -	- - -	- - -	- - -	- - -	- - -
7	3 - -	4 10 -	7 - -	8 - -	9 - -	10 - -	- - -	- - -	- - -	- - -	- - -	- - -
8	3 13 -	5 5 -	8 - -	9 - -	10 - -	- - -	- - -	- - -	- - -	- - -	- - -	- - -
9	4 - -	6 - -	9 - -	10 - -	- - -	- - -	- - -	- - -	- - -	- - -	- - -	- - -
10	4 10 -	6 15 -	10 - -	- - -	- - -	- - -	- - -	- - -	- - -	- - -	- - -	- - -

NOTE.--If the Child shall die within three calendar months from the date of Policy no amount will be payable. After ten years of age, a Policy effected under this table may be continued at £10 for 1d per week.

LONDON, EDINBURGH AND GLASGOW ASSURANCE COMPANY, LIMITED—*continued.*

II and III.

The following is the total amount assured in the Participating Branch for the whole term of a single life in existence on the 31st December 1900, at each year of life, distinguishing the sums assured with A profits, and with B profits, and stating separately the total Reversionary Bonuses, together with the amount of premiums receivable annually in respect of the same.

PARTICIPATING BRANCH.—WITH A PROFITS.

(No Monthly or Weekly Premium Policies.)

Age.	Sums Assured.	Reversionary Bonus.	Annual Premiums after deduction of Bonus Abatements.		Age.	Sums Assured.	Reversionary Bonus.	Annual Premiums after deduction of Bonus Abatements.	
			Ordinary.	Extra.				Ordinary.	Extra.
	£	£	£	£		£	£	£	£
15	200	—	3·538	—	49	3,247	13·50	111·863	2·221
16	—	—	—	—	50	4,850	14·00	179·232	5·260
17	200	—	3·742	·500	51	4,850	30·60	197·911	4·150
18	100	—	1·825	—	52	4,674·30	28·75	182·226	2·867
19	350	—	6·701	·500	53	5,525	63·00	217·691	8·504
20	100	—	2·067	—	54	5,425	15·65	222·191	4·700
21	1,150	2·80	20·525	—	55	6,825	60·75	259·670	1·012
22	450	—	9·154	—	56	3,150	21·00	151·973	1·250
23	350	—	7·330	·500	57	4,300	35·25	203·611	4·233
24	850	—	18·183	—	58	4,475	47·15	201·346	2·296
25	725	—	15·809	·500	59	5,535·55	72·75	228·006	6·904
26	725	—	16·349	·250	60	4,575	2·40	258·886	3·325
27	2,100	—	46·730	—	61	6,700	42·45	355·951	10·079
28	875	—	20·300	·534	62	5,750	39·20	349·542	7·804
29	1,850	—	43·208	·383	63	3,811·50	1·50	257·989	2·158
30	675	—	16·567	·258	64	3,356·20	6·30	174·058	2·137
31	2,900	5·00	69·212	·495	65	2,800	—	200·887	·500
32	2,100	—	51·138	1·133	66	3,825	12·60	286·352	4·000
33	2,875	—	71·598	1·250	67	2,950	8·90	221·311	1·492
34	2,650	2·40	67·399	4·021	68	3,475	4·00	262·289	5·721
35	2,425	—	64·681	1·229	69	3,774·50	—	256·250	2·375
36	3,475	—	95·239	23·058	70	1,788·25	5·50	175·792	2·246
37	3,825	—	102·915	·633	71	1,090·50	8·00	104·743	1·000
38	2,100	—	56·458	3·875	72	1,725·00	1·50	165·608	—
39	4,550	—	127·668	1·545	73	875	—	92·233	1·462
40	2,225	—	68·147	·975	74	1,025	14·75	72·914	1·000
41	4,050	4·00	116·982	3·012	75	333·30	2·40	30·558	·500
42	2,200	4·00	65·030	3·141	76	600	2·00	60·976	·833
43	2,875	—	90·496	1·825	77	448·45	—	53·299	·375
44	3,800	36·20	117·105	5·116	78	350	6·40	40·192	—
45	4,450	20·40	142·316	6·107	79	200	—	26·708	—
46	4,525	2·40	146·235	2·012	80	600	—	80·725	—
47	6,250	6·15	220·320	4·045	87	100	—	14·833	—
48	5,550	63·00	177·576	2·375	Total	176,534·55	706·65	7,780·379	159·676

LONDON, EDINBURGH AND GLASGOW ASSURANCE COMPANY, LIMITED.—*continued.*II. and III.—*continued.*

PARTICIPATING BRANCH.—WITH B PROFITS.

(I) Policies by other than Monthly or Weekly Premiums.

Age.	Sum Assured.	Reversionary Bonus.	Annual Premiums after deduction of Bonus Abatements.		Age.	Sum Assured.	Reversionary Bonus.	Annual Premiums after deduction of Bonus Abatements.	
			Ordinary.	Extra.				Ordinary.	Extra.
	£	£	£	£		£	£	£	£
9	30	—	433	—	52	2,755	3,000	98,931	3,072
10	25	—	342	—	53	3,875	43,400	125,192	4,128
12	55	—	775	—	54	2,550	—	101,670	4,025
14	30	—	483	—	55	2,675	4,500	108,066	807
19	200	—	3,345	—	56	2,530	—	100,502	668
21	675	—	11,555	650	57	3,975	1,500	152,704	1,845
22	475	—	8,142	200	58	2,655.80	13,850	117,478	1,962
23	225	—	4,016	275	59	3,855	9,900	171,149	7,016
24	50	—	842	—	60	4,100	7,750	212,801	3,166
25	375	—	7,542	262	61	3,252.75	9,300	163,279	717
26	430	—	8,370	862	62	2,300	—	115,053	1,500
27	350	—	6,925	262	63	1,850	—	107,825	2,500
28	925	—	17,955	408	64	4,400	1,500	278,353	2,125
29	700	—	14,250	129	65	1,971.20	—	138,256	558
30	575	1,500	11,942	290	66	2,020.30	2,875	142,270	3,145
31	525	1,500	11,475	067	67	2,175	—	145,876	—
32	1,100	—	23,775	133	68	1,953.10	—	139,716	1,525
33	1,150	—	27,509	284	69	2,290	3,000	152,377	—
34	1,675	2,450	37,904	1,445	70	1,550	—	120,341	1,279
35	1,250	—	27,924	1,317	71	1,712.50	—	144,979	1,000
36	850	—	21,069	134	72	2,325	—	170,425	8,058
37	600	—	15,501	129	73	845	—	92,559	—
38	2,700	3,150	65,667	916	74	1,275	3,050	110,087	971
39	1,639.60	—	41,798	1,016	75	950	—	96,504	—
40	2,265	4,550	55,879	2,250	76	2,129.50	8,650	108,529	—
41	1,540	4,950	38,467	1,167	77	500	—	53,013	1,903
42	2,165	5,500	42,871	1,224	78	1,800	—	191,175	—
43	1,815	950	47,409	3,063	79	600	—	63,324	—
44	4,200	5,000	98,528	1,313	80	75	—	15,004	—
45	2,275	—	64,199	840	81	175	—	23,055	5,158
46	4,075	2,150	109,079	3,041	82	800	—	35,671	—
47	1,925	1,500	59,594	2,721	83	50	—	11,933	—
48	2,650	10,600	76,896	2,983	84	—	—	—	—
49	2,600	—	79,613	2,279	85	100	—	15,192	—
50	2,250	1,500	69,001	1,390					
51	3,325	2,500	107,765	1,529	Total	113,864.75	160,075	5,042,131	88,747

LONDON, EDINBURGH AND GLASGOW ASSURANCE COMPANY, LIMITED—*continued*II. and III.—*continued*.

PARTICIPATING BRANCH—WITH B PROFITS

(II) Policies by Calendar Monthly Premiums.

Age.	Sum Assured.	Reversionary Bonus.	Annual Premiums after deduction of Bonus Abatements.		Age.	Sum Assured.	Reversionary Bonus.	Annual Premiums after deduction of Bonus Abatements.	
			Ordinary.	Extra.				Ordinary.	Extra.
£	£	£	£	£	£	£	£	£	£
28	25	—	550	—	58	125	—	6650	—
30	50	—	1150	—	59	150	—	7350	—
32	50	—	1200	—	60	175	—	9750	—
33	75	—	1800	—	61	200	—	11650	—
34	125	—	2850	—	62	125	—	7600	—
35	75	—	1900	—	63	300	—	18800	—
36	150	—	3900	—	64	375	—	23800	—
37	125	—	3300	—	65	225	—	15150	—
38	250	—	6650	—	66	175	—	11800	—
39	75	—	2150	—	67	350	—	24900	—
40	25	—	700	—	68	175	—	12500	—
41	100	—	2850	—	69	162.50	—	13000	—
42	25	—	750	—	70	400	—	31550	—
43	150	—	4550	—	71	325	—	26300	—
44	—	—	—	—	72	187.50	—	17700	—
45	75	—	2550	—	73	262.50	—	25050	—
46	100	—	3500	—	74	200	—	21000	—
47	175	—	5850	—	75	75	—	8250	—
48	150	—	5200	—	76	137.50	—	16000	—
49	162.50	—	5950	250	77	25	—	3050	—
50	262.50	—	9450	—	78	112.50	—	14400	—
51	125	—	5450	—	79	175	—	24400	—
52	150	—	6100	—	80	25	—	2850	—
53	200	—	7900	—	81	50	—	7600	—
54	150	—	6300	—	84	25	—	4400	—
55	225	—	9800	—	86	50	—	8400	—
56	200	—	9300	—					
57	225	—	10550	—	Total	8,087.50	—	496100	250

The following are the Re-assurances in the Participating Branch for the whole term of a single life in existence on the 31st December, 1900.

Age.	Sums Assured.	Reversionary Bonus.	Annual Premiums.	Extra Premiums.
£	£	£	£	£
57	1,500	Nil	45.313	Nil

LONDON, EDINBURGH AND GLASGOW ASSURANCE COMPANY, LIMITED—*continued.*II. and III.—*continued.*

The following is the amount assured in the Non-participating Branch for the whole term of a single life in existence on the 31st December, 1900, at each year of life together with the amount of premium receivable annually in respect of the same, distinguishing the ordinary from the extra premiums.

NON-PARTICIPATING BRANCH.

(I.) Policies by Monthly and Weekly Premiums.

Age.	Sums Assured,	Annual Premiums.		Age.	Sums Assured.	Annual Premiums.	
		Ordinary.	Extra.			Ordinary.	Extra.
	£	£	£		£	£	£
1	*85,670	1,862,561	—	53	69,595·63	4,766·647	—
2	*77,165	1,677,635	—	54	71,766·35	5,140·698	—
3	*75,040	1,631,486	—	55	73,053·28	5,439·032	—
4	*76,080	1,654,070	—	56	76,866·67	5,950·439	—
5	*76,865	1,671,089	—	57	72,548·37	5,794·482	—
6	*83,105	1,806,811	—	58	71,477·41	5,985·243	—
7	*82,270	1,788,590	—	59	75,359·29	6,628·117	—
8	*82,650	1,796,882	—	60	86,102·53	8,082·751	—
9	*82,030	1,783,462	—	61	79,605·86	7,703·683	—
10	*80,179	1,743,206	—	62	74,160·18	7,532·012	—
11	86,913·75	1,874,235	—	63	73,347·11	7,751·140	—
12	94,506·96	1,842,268	—	64	72,312·29	8,023·129	—
13	85,163·45	1,865,287	—	65	70,436·84	8,211·216	—
14	84,038·49	1,851,977	—	66	67,387·88	8,117·118	—
15	86,983·07	1,937,839	—	67	62,606·28	7,835·476	—
16	83,562·62	1,853,505	—	68	57,050·27	7,515·212	—
17	80,744·38	1,804,845	—	69	50,706·64	6,927·432	—
18	81,124·63	1,828,631	—	70	51,098·04	7,543·306	—
19	79,223·17	1,810,630	—	71	43,548·48	6,788·439	—
20	78,692·14	1,827,540	—	72	37,686·51	6,113·108	—
21	83,420·73	1,983,062	—	73	32,709·07	5,523·859	—
22	84,077·27	2,036,085	—	74	28,550·81	5,089·787	—
23	87,490·01	2,170,715	—	75	24,837·07	4,760·974	—
24	87,263·56	2,233,829	—	76	20,662·17	4,067·369	—
25	86,672·99	2,253,357	—	77	16,810·86	3,501·410	—
26	84,019·38	2,252,976	—	78	14,126·62	3,072·210	—
27	80,152·58	2,194,008	—	79	11,287·20	2,536·091	—
28	75,515·16	2,126,473	—	80	10,063·55	2,381·987	—
29	69,708·40	2,013,174	—	81	7,326·34	1,845·596	—
30	68,547·75	2,024,520	—	82	5,886·85	1,505·038	—
31	66,760·91	2,032,757	—	83	3,979·53	1,055·326	—
32	62,421·72	1,928,784	—	84	3,357·19	868·766	—
33	59,743·67	1,907,128	—	85	2,288·87	579·760	—
34	59,787·61	1,957,642	—	86	1,761·61	485·933	—
35	59,187·66	2,010,337	—	87	1,011·70	274·824	—
36	56,581·57	1,986,880	—	88	795·39	180·070	—
37	54,567·81	1,966,042	—	89	549·84	139·539	—
38	54,002·16	2,014,592	—	90	260·19	56·296	—
39	51,488·06	2,003,300	—	91	147·12	37·474	—
40	55,450·05	2,268,250	—	92	112·55	15·653	—
41	52,306·25	2,180,424	—	93	104·85	9·566	—
42	52,325·37	2,284,887	—	94	71·65	8·044	—
43	53,853·11	2,457,812	—	95	39·20	5·870	—
44	55,222·31	2,637,063	—	96	8·83	2·609	—
45	56,237·20	2,793,949	—	97	32·07	761	—
46	61,064·97	3,155,618	—	98	—	—	—
47	59,539·71	3,202,313	—	99	5·12	—	—
48	63,631·13	3,590,055	—	100	9·45	652	—
49	63,713·88	3,705,592	—	101	—	—	—
50	74,548·98	4,616,798	—	102	29·00	1,033	—
51	68,523·48	4,359,757	—				
52	66,733·21	4,394,124	—				
				Total	5,270,105·60	292,510·029	—

* NOTE.—For increasing Assurances on Infant Lives the full amounts *ultimately* assured are given.

LONDON, EDINBURGH AND GLASGOW ASSURANCE COMPANY, LIMITED—continued.

NON-PARTICIPATING BRANCH.

II.—Policies by other than Monthly or Weekly Premiums.

Age.	Sums Assured.	Annual Premiums.		Age.	Sums Assured.	Annual Premiums.	
		Ordinary.	Extra.			Ordinary.	Extra.
6	£. 30	£. 575	—	48	£. 3,500.30	£. 109.566	£. 379
14	500	7.600	—	49	1,338.75	44.092	.654
15	900	13.950	1.250	50	3,493.37	109.387	1.146
16	1,100	17.184	1.250	51	990.45	30.668	4.454
17	1,000	16.250	—	52	1,872.55	70.004	1.625
18	1,450	24.412	1.462	53	1,482.80	63.602	.500
19	1,250	21.120	2.383	54	2,255.05	84.244	.500
20	350	6.112	1.150	55	2,580.45	113.635	.500
21	800	14.104	.500	56	2,488.45	112.700	1.442
22	1,375	24.591	—	57	1,917.20	88.635	.862
23	650	12.268	—	58	2,292.84	116.618	1.763
24	2,600	48.430	2.408	59	1,499.35	83.697	.883
25	557.20	10.624	1.754	60	1,641.63	90.138	2.100
26	840	15.030	—	61	2,564.05	136.855	.250
27	966.70	19.560	.500	62	3,296.00	164.943	.516
28	868	17.891	.383	63	1,687.50	107.394	.500
29	991.20	21.263	—	64	2,079.90	147.430	.500
30	1,003.95	21.789	.758	65	942.25	62.525	—
31	1,565.30	34.525	—	66	1,579.65	116.439	.500
32	1,562.95	35.201	.129	67	1,050	87.417	.950
33	1,177.10	27.783	1.000	68	1,382.50	102.546	—
34	960.75	22.608	.250	69	1,153.35	88.439	—
35	954.95	23.172	—	70	535.10	45.686	.500
36	989.50	20.955	.500	71	1,198.75	89.058	.483
37	1,281.65	29.727	.133	72	645.75	38.742	—
38	1,409.10	39.203	.399	73	412.50	55.509	—
39	1,802.23	48.545	—	74	62.50	9.379	—
40	900.50	24.163	.758	75	225	18.892	—
41	1,016.40	25.517	3.958	76	472	38.250	1.700
42	1,645.15	41.426	.300	77	125	13.017	—
43	1,239.55	35.939	1.046	78	21.90	—	—
44	1,012.90	33.602	.945	79	7.40	—	—
45	1,745.08	51.459	.600	80	8.20	—	—
46	1,903.16	46.039	.363	81	50	2.300	—
47	1,776.08	48.173	—	82	101	—	—
TOTAL					87,127.89	3,342.634	46.886

The following are the Re-assurances in the Non-Participating Branch for the whole term of a single life in existence on the 31st December 1900.

Age.	Sums Assured.	Annual Premiums.	Extra Premiums.
	£.	£.	£.
46	180	Nil	Nil
48	500	13.217	Nil
50	500	14.217	Nil
TOTAL	1,180	27.434	Nil

LONDON, EDINBURGH AND GLASGOW ASSURANCE COMPANY, LIMITED—*continued.*

IV., V., and VI.

The following is the total amount assured in the Participating Branch for each class of assurance, other than for the whole term of a single life, distinguishing the amount assured with A Profits and with B Profits, and separately stating the total amount of Reversionary Bonuses, together with the amount of premiums receivable annually, and also showing the total amount of premiums which has been received:—

PARTICIPATING BRANCH.

Class of Assurance.	Total Amount Assured.	Reversionary Bonuses.	Annual Premiums.		Total Premiums Received.
			Ordinary.	Extra.	
WITH A PROFITS.					
(No Monthly or Weekly Premiums.)	£.	£.	£.	£.	£.
Whole of Life—Limited payments	10,150·00	19·20	384·807	19·654	2,860·798
Endowment Assurances	60,779·64	273·20	3,103·983	23·570	24,977·795
Endowment Assurances, Non-forfeitable, with Guaranteed Bonus	375,735·00	111,592·70	23,098·420	200·485	77,936·047
Joint Lives	5,425·00	21·40	285·743	7·250	2,566·548
Joint Life Endowment Assurances	100·00	—	3·825	·750	42·075
Joint Life Endowment Assurances, Non-forfeitable, with Guaranteed Bonus	18,908·00	5,430·45	1,389·810	20·495	4,255·589
Deferred Assurances	1,100·00	—	13·120	—	69·698
TOTAL with A Profits	472,197·64	117,336·95	28,279·708	272·204	112,708·550
WITH B PROFITS.					
(I.) By other than Monthly or Weekly Premiums.					
Whole of Life—Limited payments	4,250·00	10·00	147·027	—	1,297·861
Endowment Assurances	38,000·90	74·75	1,635·747	12·967	17,373·798
Endowment Assurances, Non-forfeitable, with Guaranteed Bonus	11,525·00	1,018·12	734·400	7·599	4,873·721
Joint Lives	2,950·00	2·70	153·782	2·387	1,317·803
Joint Life Endowment Assurances, Non-forfeitable, with Guaranteed Bonus	675·00	65·00	46·396	·254	236·685
Together	57,400·90	1,170·57	2,717·352	23·207	25,099·868
(II.) By Calendar Monthly Premiums.					
Whole of Life—Limited payments	25·00	—	1·050	—	11·025
Endowment Assurances	1,965·00	3·65	110·450	—	1,393·575
Joint Lives	175·00	—	10·350	—	135·125
Together	2,165·00	3·65	121·850	—	1,539·725
TOTAL with B Profits	59,565·90	1,174·22	2,839·202	23·207	26,639·593
TOTAL OF ALL SPECIAL CLASSES WITH PROFITS	531,763·54	118,511·17	31,118·910	295·411	139,348·143

NON-PARTICIPATING BRANCH.

Class of Assurance.	Total Amount Assured.	Annual Premiums.		Total Premiums Received.
		Ordinary.	Extra.	
(I.) By Monthly and Weekly Premiums.	£.	£.	£.	£.
Whole of Life—Limited payments - - - -	25·00	·900	—	9·450
Endowment Assurances - - - - -	751,057·20	39,255·215	—	101,677·871
Joint Lives - - - - -	71,455·62	4,772·930	—	20,228·950
Endowments - - - - -	454,303·20	24,860·663	—	86,270·771
Together - -	1,276,841·02	68,889·708	—	208,187·042
(II.) By other than Monthly and Weekly Premiums.				
Whole of Life—Limited payments - - - -	1,134·40	53·785	—	367·888
Endowment Assurances - - - - -	18,127·78	442·691	11·630	10,806·856
Joint Lives - - - - -	4,299·67	212·930	·745	1,305·561
Survivorship - - - - -	1,910·00	—	—	279·754
Temporary - - - - -	2,100·00	94·038	—	282·114
Endowments - - - - -	36,917·30	1,906·948	—	8,500·705
Together - -	64,489·15	2,710·392	12·375	21,542·878
TOTAL Without Profits - - -	1,341,330·17	71,600·100	12·375	229,729·920

LONDON, EDINBURGH AND GLASGOW ASSURANCE COMPANY, LIMITED—continued.

The following are the Re-assurances for other than the whole term of a single life.

PARTICIPATING BRANCH.

Nil

NON PARTICIPATING BRANCH.

Class of Assurance.	Sums Assured.	Annual Premiums.		Total Premiums Paid.
		Ordinary.	Extra.	
Endowment Assurances	£. 88·23	£. Nil	£. Nil	£. 83·362
Survivorship	400·	Nil	Nil	71·379
Temporary	1,000·	45·000	Nil	135·000
TOTAL Without Profits	1,488·23	45·000	Nil	289·741

The following is the total amount assured in the Health Branch, together with the amount of Premiums receivable annually, and also showing the total amount of Premiums which has been received.

HEALTH BRANCH.

Class of Insurance.	Amount of Sick Benefit.	Annual Premiums.		Total Premiums Received..
		Ordinary.	Extra.	
Sickness Policies insuring limited Benefits	£. 59·875 per Week.	£. 180·535	Nil	£. 2,581·650

VII.

The following is the total amount of Immediate Annuities on lives.

(a) One Life.

Age.	Annuities.	Age.	Annuities.	Age.	Annuities.
42	£. 71·750	67	£. 150·225	77	£. 50·000
52	35·417	68	73·583	79	61·467
55	52·000	70	125·508	81	25·300
60	26·675	71	19·000	87	55·892
61	86·800	72	95·700	91	88·375
62	17·000	73	268·441		
64	36·000	74	67·733		
65	31·000	75	88·950	TOTAL	1,656·333
66	101·600	76	27·917		

(b) Two Lives—Joint and Survivor.

Ages.	Annuities.	Ages.	Annuities.
56-73	£. 74·708	68-70	£. 60·000
57-60	13·050	70-76	17·367
62-68	32·542		
67-68	32·000	TOTAL	229·667

VIII.

The following is the total amount of all Annuities, other than Immediate Annuities.

Class.	Annuities.	Annual Premiums.	Total Premiums Received.	Consideration Money received.
Survivorship	£. 60·000	£. 24·150	£. 223·388	£. —
Deferred	118·000	15·208	15·208	—
Temporary	34·646	—	—	142·250
TOTAL	212·646	39·358	238·596	142·250

LONDON, EDINBURGH AND GLASGOW ASSURANCE COMPANY, LIMITED—continued.

IX.

The average rate of Interest at which the Life Assurance Fund was invested at the close of each year during the period since the last investigation was as follows :—

	£.	s.	d.	
1896 - - - - -	2	13	-	per cent.
1897 - - - - -	2	16	3	„
1898 - - - - -	3	-	3	„
1899 - - - - -	3	5	-	„
1900 - - - - -	3	8	1	„

The above shows the effective rate of Interest earned in each year, calculated by the formula now in general use, namely :—

$$100 \frac{2I}{A+B-I}$$

when I represents the amount received for interest during the year, A the fund at the beginning of the year, and B the fund at the end of the year.

The investments of the Company at the date of Valuation yielded an average rate of interest of 3*l.* 13*s.* 10*d.* per cent.

X.

The following are instances of Minimum values at present allowed for the Surrender of Policies for the whole term of a Single Life and for Endowment Assurances in the Participating Branch.

POLICY for 100*l.* for the Whole Term of Life.

Age at Entry.	WITH A PROFITS.			WITH B PROFITS.		
	5 Years in Force.	10 Years in Force.	15 Years in Force.	5 Years in Force.	10 Years in Force.	15 Years in Force.
	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.
20 - - -	2 12 10	7 1 -	11 9 1	1 16 2	4 16 4	7 16 7
30 - - -	3 6 -	8 16 1	14 6 1	2 5 11	6 2 6	9 19 -
40 - - -	4 7 2	11 12 6	18 17 9	3 1 8	8 4 6	13 7 3
50 - - -	6 4 2	16 11 2	26 18 2	4 9 3	11 18 -	19 6 9
60 - - -	9 11 8	25 11 2	41 10 8	6 19 4	18 11 8	30 4 -

ENDOWMENT ASSURANCE for 100*l.*, payable at age 60 or Earlier Death.

Age at Entry.	WITH A PROFITS.			WITH B PROFITS.		
	5 Years in Force.	10 Years in Force.	15 Years in Force.	5 Years in Force.	10 Years in Force.	15 Years in Force.
	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.
20 - - -	3 7 0	8 18 9	14 10 6	2 5 8	6 1 10	9 17 11
30 - - -	4 11 4	12 3 7	19 15 10	3 3 10	8 10 1	13 16 4
40 - - -	7 1 6	18 17 4	30 13 3	5 1 2	13 9 9	21 18 4

Except in the case of a few isolated Non-Participating Policies, in respect of which surrender values, on varying terms, are guaranteed, there is no fixed table of minimum values allowed for the Surrender of Policies in the Non-Participating and Health Branches, the surrender value, if any, of such Policies being determined according to circumstances.

No surrender values are allowed for Endowments.

(Note.)

The Company transacts no business at other than European rates.

Unhealthy lives are not assured by this Company: but when the life is estimated by the Medical Officer as below the average, either an increased rate of premium is charged for the assurance, or the ordinary tabular rate is charged, and a deduction (corresponding to the estimated extra risk) is made from the sum assured in the event of death happening within a stipulated number of years, the amount of such deduction decreasing every year survived, and the Policy becoming free from debt when the assured has completed the probationary period. In valuing these Policies the real age is taken; but in cases where an extra premium has been charged, such extra premium is not valued, whilst in cases where a deduction from the sum assured has been stipulated for, the full sum assured by the Policy is valued as the liability.

S. Barclay Heward, Chairman.
C. Weeding Skinner, } Directors.
F. G. Cash, }
Thos. Neill, General Manager.
T. V. Cowling, Secretary.
Wilfred A. Bower, Consulting Actuary.

THE UNITED KENT LIFE ASSURANCE AND ANNUITY INSTITUTION OR
COMPANY, LIMITED, AND THE ROYAL INSURANCE COMPANY.

RETURNS under Section 15 of the Life Assurance Companies Act, 1870, as to the Transfer of the Business of the former Company.

UNITED KENT LIFE ASSURANCE AND ANNUITY INSTITUTION OR COMPANY, LIMITED.

(First and Second Schedules.)

REVENUE ACCOUNT of the United Kent Life Assurance and Annuity Institution or Company,
Limited, for the Year ending 25th March 1900.

SHAREHOLDERS.		£.	s.	d.	SHAREHOLDERS.		£.	s.	d.
Amount of Shareholders' Funds at the beginning of the Year -	-	144,306	2	11	Income Tax -	-	-	-	151 12 1
Interest and Dividends -	-	-	-	-	Dividends to Shareholders -	-	-	-	7,000 - -
		144,306	2	11	Amount of Shareholders' Funds at the end of the Year, as per Second Schedule	141,853	4	4	-
						141,853	4	4	7,151 12 1
ASSURERS.				ASSURERS.					
Amount of Assurers' Fund at the beginning of the Year:					Claims under Policies after deduction of				
Assurance Fund -	519,810 16 2				Sums re-assured -	-	-	-	33,251 17 7
Investments Reserve Fund -	3,421 6 8	523,232	2	10	Surrenders -	-	-	-	2,767 9 3
					Annuities -	-	-	-	6,927 8 10
					Commission -	-	-	-	1,954 15 10
					Expenses of Management -	-	-	-	4,225 1 9
Premiums -	-				Income Tax -	-	-	-	746 11 6
Consideration for Annuities granted -	-				Amount of Assurers' Fund at the end of the Year:-				
Interest, Dividends, and Rents -	-				Assurance Fund -	533,107	12	11	
Fees for Notices of Assignment -	-				Investments Reserve Fund -	4,146	6	10	
Fees for Certificates of Lost Shares and Registration of Share Transfers -	-								537,253 19 9
Difference on realisation of Stock Investments -	-								
Amount of Funds at the beginning of the Year					Amount of Funds at the end of the Year, as per Second Schedule				
									679,107 4 1
(No separate Accounts for Annuities.)									736,181 15 11
		£.							£.

* Total Interest, Dividends, and Rents, as above, 26,294. 15s. 9d.

BALANCE SHEET of the United Kent Life Assurance and Annuity Institution or Company, Limited, on the 25th March 1900.

LIABILITIES.			ASSETS.		
SHAREHOLDERS.			SHAREHOLDERS.		
Shareholders' Capital paid up	£.	s. d.	Mortgages on Property within the United Kingdom	£.	s. d.
	100,000	- -	Loans on the Security of Public Rates, England	118,280	14 9
Ditto Accumulated Fund	41,853	4 4	Debenture Stock	7,825	16 10
			Railway Preference Stock	8,075	- -
			Interest accrued, but not due	5,436	1 9
Shareholders' Funds	141,358	4 4	Cash :-	1,377	1 5
			In hand and on current account	1,049	9 7
ASSURERS.			ASSURERS.		
Assurers' Fund :-			Mortgages on Property within the United Kingdom	141,863	4 4
Assurance Fund	£.	s. d.	Loans on the Security of Public Rates, England	336,977	13 10
Investments Reserve	533,107	12 11	Loans on the Company's Policies	14,869	9 1
Fund	4,146	6 10		20,962	1 8
	537,253	19 9	INVESTMENTS.		
Claims admitted and reported, but not paid		4,418 - -	Colonial Inscribed Stocks	2,092	12 -
			Railway and other Debentures and Debenture Stocks	57,175	16 10
Stamps for Annuity Policies		4 - -	Railway and other Stocks and Shares (Preference and Ordinary) and Annuities	73,070	1 8
			Freehold Ground Rents	20,001	6 6
Total Funds, as per First Schedule		672,107 4 1	Arrears of Interest	£.	s. d.
			Interest accrued, but not due	38	1 5
				5,613	1 8
			Branch and Agency Balances	721	8 1
			Cash :-		
			In hand and on current account	4,154	6 5
	£.	633,529 4 1		£.	633,529 4 1

George Marsham, Chairman.
T. G. Peckham,
James Tassell, } **Directors.**
W. L. Souffern, Secretary and General Manager.

THE UNITED KENT LIFE ASSURANCE AND ANNUITY INSTITUTION OR
COMPANY, LIMITED, AND THE ROYAL INSURANCE COMPANY—*continued.*

We deposit this account pursuant to the Life Assurance Companies Act, 1870, as containing the last balance sheet of the United Kent Life Assurance and Annuity Institution or Company, Limited, preceding the transfer, and as showing the assets and liabilities of the United Kent Life Assurance and Annuity Institution or Company, Limited, and we certify that to the best of our knowledge and belief the accounts and statements therein contained are true.

(signed) *George Marsham,*
W. L. Seyfang

respectively Chairman and Secretary
of the United Kent Life Assurance
and Annuity Institution or Company,
Limited.

(2) We deposit this* account pursuant to the Life Assurance Companies Act, 1870, as containing the last balance sheet of the Royal preceding the transfer, and as showing the assets and liabilities of the Royal, and we certify that to the best of our knowledge and belief the accounts and statements therein contained are true.

(signed) *H. H. Hornby, Chairman.*
Charles Alcock, Manager.

* This is identical with the return deposited in pursuance of Section 6 of the Life Assurance Companies Act, 1870. See page 133.

THE UNITED KENT LIFE ASSURANCE AND ANNUITY INSTITUTION OR
COMPANY, LIMITED, AND THE ROYAL INSURANCE COMPANY- *continued.*

STATEMENT deposited pursuant to the Life Assurance Companies Act, 1870, of the
nature and terms of the Transfer.

1. The capital of the United Kent Life Office is 100,000*l.*, divided into 2,000 shares of 50*l.* each fully paid. The nominal capital of the Royal is 3,000,000*l.*, divided into 150,000 shares of 20*l.* each, of which 125,234 have been issued and 3*l.* has been paid or credited on each. The market price of each Royal share is about 50*l.*

2. The Royal acquire the business, goodwill, and the whole of the assets of the United Kent Life Office, and the sole and exclusive right to use their name, and the directors and officers of the United Kent are to use all reasonable endeavours to place the Royal in possession of the business and goodwill and to give effect to the transfer.

3. The Royal undertakes, as from 1 March 1901, all the liabilities of the United Kent Life Office.

4. Subject to the option hereinafter mentioned, the Royal transfer and pay to the shareholders of the United Kent Life Office 1,000 shares of the Royal and 156,000*l.* in cash, equivalent to 156*l.* cash and one Royal share for each two United Kent shares.

5. Each shareholder in the United Kent Life Office has an option to take 103*l.* in cash for each share in that office in lieu of 156*l.* in cash and one Royal share to which he would be otherwise entitled for each two United Kent Life Office shares. The shares and purchase money payable by the Royal being reduced by one share and 156*l.* for every two shares of the Kent paid wholly in cash.

6. Each United Kent shareholder paid wholly in cash is entitled to payment of 103*l.* in respect of each share held by him and to the proportion of dividend accrued on each share at the rate of 3*l.* 10*s.* per share per annum from the 1st of September 1900 until payment.

7. Each United Kent Life Office shareholder paid partly in cash and partly in Royal shares is entitled for every two shares held by him in the United Kent to 156*l.* in cash, with interest on the said sum of 156*l.* at the rate of 3*l.* 8*s.* per cent. per annum from the 1st of September 1900 until payment, and to one share in the Royal and to the dividend payable on the same in December 1901, and to the difference between the said December dividend and interest on 50*l.* at the rate of 3*l.* 8*s.* per cent. per annum from the 1st September 1900 to the day on which the dividend is due.

8. The offices of the United Kent Life Office at Maidstone and Canterbury are to be maintained, and the United Kent directors become local directors of the Royal at Maidstone upon their present terms of remuneration.

9. The United Kent Life Office officials and staff at their head office and branches are taken over by the Royal. The chief clerk and accountant at the head office of the United Kent Life Office, when their services are no longer required, are to be retired at their present salaries, subject to not accepting office or employment of any description under or in connection with any other fire or life insurance company.

10. The services of the United Kent Life Office secretary and general manager are at the disposal of the Royal at his present remuneration. The Royal may or the secretary may require them to commute his remuneration by payment of a gross sum on the basis of the Royal annuity table applicable to his then age and on condition of his not accepting office or employment of any description under or in connection with any other fire or life insurance company.

11. The agreement between the actuaries of the United Kent Life Office and the Royal (of which a copy is annexed) is binding on all parties.

12. The Royal defray all expenses of the liquidation of the United Kent Life Office, and of carrying out the transfer.

In the matter of the transfer of the United Kent Life Assurance and Annuity Institution or Company, Limited, to the Royal Insurance Company.

Robert J. L. Brennan,
Solicitor to the Kent Life Office.

Edm. Ward Oliver,
Solicitor to the Royal Insurance Company.

THE UNITED KENT LIFE ASSURANCE AND ANNUITY INSTITUTION OR
COMPANY, LIMITED, AND THE ROYAL INSURANCE COMPANY—*continued.*

AGREED, 1st March 1901, between the United Kent Life Assurance and Annuity
Institution or Company, Limited, and the Royal Insurance Company.

1. These terms are conditional upon the confirmation, so far as is necessary, by the proprietors policy holders and annuitants of both companies and the court.

Note to Clause 2.

If the United Kent's September Dividend is paid prior to completion of amalgamation the Royal Insurance Company's Shares will not rank until the following June Dividend, but if otherwise the United Kent's Shareholders will receive Royal Insurance Company's Dividends payable in December.

2. In return for the transfer of the business, goodwill, and the whole of the assets of the United Kent Life Assurance and Annuity Institution or Company, Limited (hereinafter called the United Kent) to the Royal Insurance Company the latter to undertake (from the date of signing this Agreement) all liabilities of the United Kent, and to hand over to the shareholders of the United Kent 1,000 shares of 3*l.* paid each in the Royal Insurance Company receiving dividend from June next, and 156,000*l.* in cash.

3. The Royal Insurance Company shall henceforth have the sole and exclusive right to use the name of the United Kent.

4. The Maidstone and Canterbury offices of the United Kent to be maintained, and the directors of the United Kent to become local directors of the Royal Insurance Company at Maidstone upon their present terms of remuneration.

5. The directors and officers of the United Kent to use all reasonable endeavours to place the Royal Insurance Company in possession of the business and goodwill, and to give effect to the amalgamation.

6. The officials and staff at the head office and branches of the United Kent to be taken over by the Royal Insurance Company, but when their services be no longer required the chief clerk and accountant at the head office to be retired at their present salaries, on condition that they shall not nor shall either of them at any time accept office or employment of any description under or in connection with any other fire or life insurance company.

7. The Royal Insurance Company shall defray the whole expenses of the liquidation of the United Kent, and of carrying out the proposed amalgamation.

8. The services of the secretary and general manager of the United Kent to be at the disposal of the Royal Insurance Company at his present remuneration, but in lieu of such remuneration the Royal Insurance Company shall be at liberty if it shall see fit or the said secretary and general manager may require such company to commute the same remuneration by payment to him of a gross sum on the basis of the Royal Insurance Company's annuity tables applicable to his then age, on condition that he shall not at any time accept office or employment of any description under or in connection with any other fire or life insurance company.

9. Effect shall be given to these terms by all proper instruments, and any questions relating to them or to the meaning thereof, or any instruments necessary to give effect thereto shall be referred to arbitration in the usual way.

Witness,

Robert J. L. Brennan, Solicitor, Maidstone.

F. Hughes Hallett, Solicitor, Ashford.

Duplicate signed by same witnesses.

"*George Marsham*, Chairman,"
Kent Fire and Life Offices.
6*d.* Stamp.

The Common Seal of the within
named Royal Insurance Com-
pany was hereunto affixed this
12th day of July 1901 in the
presence of

Geo. Chappell,

Assistant Sub-Manager.

D. Jurdine,
William Watson. } Directors

(L.S.)

In the matter of the transfer of the United Kent Life Assurance and Annuity Institution or Company, Limited, to the Royal Insurance Company.

Certified as a true copy,

Robert J. L. Brennan,
Solicitor to the Kent Life Office.

Edm. Ward Oliver,
Solicitor to the Royal Insurance Company.

THE UNITED KENT LIFE ASSURANCE AND ANNUITY INSTITUTION OR
COMPANY, LIMITED, AND THE ROYAL INSURANCE COMPANY—*continued.*

THIS AGREEMENT, made the 1st day of April, 1901, between the United Kent Life Assurance and Annuity Institution or Company, Limited (hereinafter called "the United Kent") and the Royal Insurance Company (hereinafter called "the Royal") is supplemental to an Agreement dated the 1st day of March, 1901, and made between the same parties.

It is hereby agreed as follows:—

1. Every shareholder in the United Kent shall have the option of receiving from the Royal, instead of the cash and shares in that Company to which he would be entitled under the principal agreement, 103*l.* in cash in respect of each share held by such shareholder in the United Kent, payable on the completion of the sale and transfer of its business assets and liabilities to the Royal, provided that such option shall be exercised by such shareholder within fourteen days after a resolution to wind up the United Kent voluntarily shall have been duly passed, by giving notice of his election in writing signed by him or his agent authorised by him in that behalf to the Royal to be sent to that Company, in a registered letter addressed to the Company's head office and provided also that the amount payable in cash and shares by the Royal under the principal agreement shall be reduced by one share and 156*l.* for every two shares in the United Kent for which the Royal shall pay all cash.

2. In addition to the December dividend on the shares in the Royal to which the shareholders in the United Kent may be entitled, the Royal will pay whatever sums may be required to secure to the shareholders in the United Kent a dividend at the rate of 3*l.* 10*s.* per share per annum on the shares held by them in the United Kent from the 1st of September, 1900, in the case of those shareholders who elect to take all cash until payment, and in the case of other shareholders in respect of the cash payable to them until payment and in respect of the shares in the Royal to which they may be entitled until the December dividend of that Company is due, the value of a share in the Royal being deemed to be 50*l.* and the dividend at the rate of 3*l.* 10*s.* per share in the United Kent being apportioned and calculated accordingly, so that a shareholder in the United Kent who elects to take all cash will be entitled to payment of 103*l.* in respect of each share held by him and to the proportion of dividend accrued on each share at the rate of 3*l.* 10*s.* per share per annum from the 1st of September, 1900, until payment, and the other shareholders will be entitled for every two shares held by them in the United Kent to 156*l.* in cash with interest on the said sum of 156*l.* at the rate of 3*l.* 8*s.* per cent. per annum from the 1st of September, 1900, until payment and to one share in the Royal and to the dividend payable on the same in December, 1901, and to the difference between the said December dividend and interest on 50*l.* at the rate of 3*l.* 8*s.* per cent. per annum from the 1st of September, 1900, to the day on which the dividend is due.

3. The agreement come to between the actuaries of the United Kent and the Royal as to the merging of the accounts and assets of the Life department of the United Kent in the accounts and assets of the Royal as to bonuses, surrender values, the assurer's fund and the interest to be allowed and the amount for expenses and commission to be charged to that fund, and as to valuation reserves, the apportionment of surplus and other matters (a copy of which agreement is contained in the schedule hereto) shall be binding upon all parties.

4. This agreement, as well as the principal agreement, is conditional upon its being confirmed by the shareholders of the United Kent and to the proposed arrangement for the sale and transfer of the business assets and liabilities of the United Kent to the Royal being sanctioned by the Court.

Schedule.

From the 25th March, 1902, the accounts of the United Kent shall be merged in the accounts of the Royal Insurance Company.

After the bonus distribution as at 25th March, 1902, the next declaration of bonus to United Kent policy holders shall be concurrent with that of the Royal Insurance Company as at 31st December, 1909, and thereafter at the same dates as to Royal policy holders.

In the case of a policy becoming a claim by death or survivance after the 25th March, 1907, and before the 1st January, 1910, an additional bonus shall be paid in respect of the five years ending 25th March, 1907, at the same rate per cent. per annum as the bonus declared on that policy in 1902.

The United Kent system of distributing bonuses shall be maintained for all policies effected before the 26th March, 1901.

The scale of bonuses to be declared as at 31st December, 1909, and subsequently, shall be regulated by the bonuses declared on Royal policies. If the reversionary bonus to Royal policies is at the rate of 30*s.* per cent. per annum, then the scale of reversionary

THE UNITED KENT LIFE ASSURANCE AND ANNUITY INSTITUTION OR COMPANY, LIMITED, AND THE ROYAL INSURANCE COMPANY—*continued.*

bonuses for United Kent participating policies shall be the same, according to the duration of the policies and the ages at which they were effected as the scale used in 1902, or shall be 90 per cent. of the scale used in 1897, whichever shall be more favourable to the assured. If the reversionary bonus to Royal policies should be greater or less than 30s. per cent. per annum, then the scale of bonuses for United Kent policies shall be increased or diminished proportionately.

The assets of the Life department shall be merged in the assets of the Royal Insurance Company from the 26th March, 1901.

A separate revenue account of the assurers' fund shall be kept until 25th March, 1902.

The rate of interest allowed to the assurers' fund for the year ending 25th March, 1902, shall be the same as that obtained by the life assurance fund of the Royal Insurance Company for the year ending 31st December, 1901.

The amount charged to the assurers' fund for the year ending 25th March, 1902, for expenses and commission shall be as regards life assurances the same percentage of the premiums received as in the life assurance account of the Royal Insurance Company for the year ending 31st December, 1901, and as regards annuities 2½ per cent. of the annuities paid.

Annuities purchased after 25th March, 1901, and assurances purporting to take effect after that date will be for the account of the Royal Insurance Company and will not pass into the United Kent accounts.

A valuation of the United Kent assurances and annuities shall be made as at the 25th March, 1902, on the basis adopted for the last valuation of the Royal Insurance Company, and as provision for further strengthening of the valuation, a special additional reserve shall be made of an amount equal to 5 per cent. of the premiums received in the year ending 25th March, 1902, this being the equivalent of the amount carried forward with the same object by the Royal Insurance Company at 31st December, 1899. Four-fifths of the ascertained surplus shall be apportioned among the participating policyholders in accordance with the system of bonus distribution of the United Kent.

The bonuses declared as at 31st December, 1909, shall nevertheless be for a period of 7 years and 9 months, and the amounts of the bonuses will therefore be increased in proportion to the increase of the bonus period.

The surrender values allowed to United Kent policyholders shall be according to the system of the United Kent or of the Royal, whichever may be most favourable to the assured.

Witness,

Arthur Barton, Maidstone Actuary.

George Marsham, Chairman,
Kent Fire and Life Insurance Institution.
(6d. stamp.)

The Common Seal of the within
named Royal Insurance Com-
pany was hereunto affixed this
12th day of July, 1901, in the
presence of

Geo. Chappell,
Assistant Sub-Manager.

D. Jardine,
William Watson, } Directors,

The Common Seal
of the
Royal Insurance Company.

In the matter of the transfer of the United Kent Life Assurance and Annuity Institution or Company, Limited, to the Royal Insurance Company.

Certified as a true copy,

Robert J. L. Brennan,
Solicitor to the Kent Life Office.

Edm. Ward Oliver,
Solicitor to the Royal Insurance Company.

THE UNITED KENT LIFE ASSURANCE AND ANNUITY INSTITUTION OR
COMPANY, LIMITED, AND THE ROYAL INSURANCE COMPANY—*continued.*

ACTUARIAL REPORT on behalf of the United Kent Life Assurance and Annuity
Institution or Company, Limited.

The last quinquennial valuation of the liabilities under the life assurance and annuity contracts of the United Kent Life Assurance and Annuity Institution or Company, Limited, was made by me as at 25th March 1897.

There were then in force 2,625 policies of assurance for 1,339,637*l.* and 175 annuity contracts for 5,948*l.* per annum.

Each policy was valued separately. There were no negative values. The liability under whole term participating policies (including bonus additions) was that brought out by a gross premium valuation, but the rate of mortality was assumed to be greater than was expected to occur, the aggregate result being a close approximation to that brought out by a net premium valuation under H^M 3 per cent. tables. The liability under whole term non-participating policies was taken as the difference between the actual and advanced age gross premiums multiplied into H^M 5 annuities, and the liability under endowment assurance policies was that brought out by the H^M 3 per cent. tables, using net premiums. The annuity contracts were valued by Davies' equitable table, the rate of interest assumed for males being 3 per cent. and for females 2½ per cent., with a special reserve for females over age 79.

The gross amount of profit ascertained was 54,241*l.*, of which sum four-fifths was divided among participating policy holders.

In the proposed agreement for transfer of the business of the United Kent to the Royal Insurance Company it is provided that separate accounts shall be kept until 25th March 1902, at which date a quinquennial valuation will be made on the basis employed by the Royal Insurance Company, and four-fifths of the resulting surplus will be apportioned among the policies entitled to participate according to the United Kent system of distributing profits. After 1902 the next declaration of bonuses will take place as at 31st December 1909, concurrently with the quinquennial distribution to Royal policy-holders, but it is arranged that the bonuses to United Kent participating policy-holders shall be for a period of 7½ years, the amounts of the bonuses being consequently increased proportionally to the increased length of the bonus period. It is also stipulated that every participating policy which becomes a claim after the 25th March 1907, and before the 1st January 1910, shall receive a special additional bonus in respect of the quinquennial period ending 25th March 1907 at the same rate per cent. per annum as the bonus declared on that policy in 1902.

The United Kent system of distributing profits will still be maintained in the distribution of bonuses as at 31st December 1909 and at subsequent quinquennial divisions; and for the purpose of such distributions the standard scale of bonuses will be considered to be the scale declared in 1902, or 90 per cent. of the scale declared in 1897, whichever may be more favourable to the policy holders. If the bonus to Royal policy holders should be greater or less than 30*s.* per cent. per annum, the standard scale for United Kent policy holders will be increased or diminished proportionally. The Royal Insurance Company during its history of more than 55 years has never declared a bonus at a lower rate than 30*s.* per cent. per annum. Participating policies effected after 25th March 1901 will, according to the system of the United Kent, not be entitled to participate in the distribution of profits in 1902. Such policies will be treated in every respect as if effected with the Royal Insurance Company, and will share in that Company's distribution of profits as at 31st December 1904.

The interests of the policy holders are, in my opinion, fully safeguarded by these arrangements.

The severe competition which prevails among insurance companies makes it doubtful whether the business of the United Kent can be maintained without incurring such heavy expenditure as to affect adversely the prospect of future profits. And, therefore, having carefully considered the terms of the agreement, I am of opinion that the transfer on these terms will be to the advantage of the policy holders, who will obtain the additional security afforded by the guarantee of a powerful and prosperous company, while the participating policy holders will still retain the advantages of the United Kent system of distributing bonuses with its special benefits to policies of long duration.

Arthur Barton, A.I.A.

In the matter of the transfer of the United Kent Life Assurance and Annuity Institution or Company, Limited, to the Royal Insurance Company.

Certified as a true copy,

Robert J. L. Brennan,
Solicitor to the Kent Life Office.

Edm. Ward Oliver,
Solicitor to the Royal Insurance Company.

THE UNITED KENT LIFE ASSURANCE AND ANNUITY INSTITUTION OR
COMPANY, LIMITED, AND THE ROYAL INSURANCE COMPANY--*continued.*

ACTUARIAL REPORT on behalf of the Royal Insurance Company.

The last quinquennial valuation of the Royal Insurance Company's life assurance and annuity business was made as at 31st December 1899, with the following results:—

Life Assurance Department.

Number of policies in force	-	-	-	-	-	37,941
						£.
Sums assured and bonuses	-	-	-	-	-	15,325,826
Annual premiums	-	-	-	-	-	466,776
Life assurance fund	-	-	-	-	-	5,691,529
Net liability	-	-	-	-	-	5,071,346
Surplus	-	-	-	-	-	620,183

Annuity Department.

Number of contracts in force	-	-	-	-	-	947
						£.
Annuities payable per annum	-	-	-	-	-	36,577
Annuity fund	-	-	-	-	-	384,941
Liability	-	-	-	-	-	368,574
Surplus	-	-	-	-	-	16,367

The rate of interest assumed in the valuation of assurance contracts was 3 per cent. The most stringent assumptions were made as to the probable future mortality among the lives assured; and in valuing the premiums the whole of the loading was excluded from the calculations and reserved as a provision for future expenses and profits.

The bonuses declared have been at the rate of 30s. per cent. per annum at each of the last seven quinquennial divisions of profits, and in view of the strength of the reserves and the low rate of expense at which the business is conducted, it may be safely anticipated that the policy holders will continue to receive satisfactory returns in the shape of quinquennial profits.

Duncan C. Fraser, M.A., F.I.A.

In the matter of the transfer of the United Kent Life Assurance and Annuity Institution or Company, Limited, to the Royal Insurance Company.

Certified as a true copy,

Robert J. L. Brennan,
Solicitor to the Kent Life Office.

Edm. Ward Oliver,
Solicitor to the Royal Insurance Company.

THE UNITED KENT LIFE ASSURANCE AND ANNUITY INSTITUTION OR
COMPANY, LIMITED, AND THE ROYAL INSURANCE COMPANY—*continued.*

IN the Matter of the Transfer of the United Kent Life Assurance and Annuity Institution or Company, Limited, herein referred to as the Kent Office, to the Royal Insurance Company, herein referred to as the Royal.

WE, George Marsham, of Hayle Cottage, Maidstone, in the County of Kent, Esquire, Chairman of the Kent Office, and Walter Louis Seyfang, of Maidstone, in the County of Kent, Secretary and General Manager, and principal Managing Officer of the Kent Office, pursuant to the Life Assurance Companies Act, 1870, do severally, solemnly, and sincerely declare each to the best of his belief that every payment made or to be made to any person whatsoever on account of the said transfer is fully set forth in the agreements between the said offices, respectively dated the first day of March one thousand nine hundred and one, and the first day of April one thousand nine hundred and one, copies of which are deposited with this declaration, and that no other payments beyond those set forth have been made or are to be made, either in money, policies, bonds, valuable securities, or other property by or with the knowledge of any parties to the said transfer. And we severally make this declaration conscientiously believing the same to be true, and by virtue of the provisions of the Statutory Declarations Act, 1835.

Declared by the above named
George Marsham, at Maidstone,
in the County of Kent, this
15th day of October 1901. *George Marsham.*
Before me,

C. D. Howarth,
A Commissioner for Oaths.

Declared by the above named
Walter Louis Seyfang, at Maid-
stone, in the County of Kent,
this 11th day of October 1901. *W. L. Seyfang.*
Before me,

C. D. Howarth,
A Commissioner for Oaths.

IN the matter of the Transfer of the United Kent Life Assurance and Annuity Institution or Company, Limited, herein referred to as the Kent Office, to the Royal Insurance Company, herein referred to as the Royal.

WE, Henry Hugh Hornby, of the City of Liverpool, in the County of Lancaster, Esquire, Chairman of the Royal, and Charles Alcock, of Liverpool, in the County of Lancaster, Manager and Principal Managing Officer of the Royal, pursuant to the Life Assurance Companies Act, 1870, do severally, solemnly, and sincerely declare each to the best of his belief that every payment made or to be made to any person whatsoever on account of the said Transfer is fully set forth in the agreements between the said offices, respectively dated the first day of March one thousand nine hundred and one, and the first day of April one thousand nine hundred and one, copies of which are deposited with this Declaration, and that no other payments beyond those so set forth have been made or are to be made either in money, policies, bonds, valuable securities, or other property by or with the knowledge of any parties to the said Transfer. And we severally make this declaration conscientiously believing the same to be true, and by virtue of the provisions of the Statutory Declarations Act, 1835.

Declared by the said Henry Hugh
Hornby, at the City of Liverpool,
in the County of Lancaster, this
8th day of October 1901. *H. H. Hornby.*
Before me,

B. Coleman,
A Commissioner for Oaths.

Declared by the said Charles Alcock,
at the City of Liverpool, in the
County of Lancaster, this 8th day of
October 1901. *Charles Alcock.*
Before me,

B. Coleman,
A Commissioner for Oaths.

THE UNITED KENT LIFE ASSURANCE AND ANNUITY INSTITUTION OR COMPANY, LIMITED, AND THE ROYAL INSURANCE COMPANY—*continued.*

In the High Court of Justice, Chancery Division.

Mr. Justice Byrne.

Monday, the 29th day of July 1901

IN the Matter of the Life Assurance Companies' Acts, 1870 and 1872. And in the Matter of the United Kent Life Assurance and Annuity Institution or Company, Limited.

UPON the petition of George Marsham of Hayle Cottage Maidstone in the County of Kent Esquire Sir John Furley of 14 Evelyn Gardens South Kensington in the County of Middlesex Knight John Arkcoll of Foley House Maidstone aforesaid Esquire Augustus Alfred Arnold of The Precincts Rochester in the County of Kent Esquire Thomas Henry Baker of Owletts Cobham in the County of Kent Esquire Richard James Bulston of Springfield Maidstone aforesaid Esquire Arthur Thomas Beeching of Tonbridge in the County of Kent Esquire Major Mawdistly Gaussen Best of Park House Bexley in the County of Kent Charles Stuart Hardy of Chilham Castle in the County of Kent Esquire Lieutenant Colonel Trevenen James Holland C.B. of Mount Ephraim House Tunbridge Wells in the County of Kent Lewis Levy of Borden Hall Borden in the County of Kent Esquire John McMaster of The Holt Harbledown near Canterbury in the County of Kent Esquire Herbert Monckton of Astley House Maidstone aforesaid Esquire Frederick Neame of Macknade Faversham in the County of Kent Esquire Thomas Gilbert Peckham of Hull Place Harbledown aforesaid Esquire Henry Western Plumtre of Holt Street Farm Nonington Dover in the County of Kent Esquire Arthur Thomas Schrieber of Hingehurch Woodchurch in the County of Kent Esquire the Right Honourable the Earl Sondes of Lees Court Faversham aforesaid George Montague Style of Gore Court near Maidstone aforesaid Esquire and George Winch of Holcombe near Chatham in the County of Kent Esquire the directors of the above named company on the 8th July 1901 preferred unto this Court, and upon hearing counsel for the petitioners and for the Royal Insurance Company and upon reading the said petition under the seal of the United Kent Life Assurance and Annuity Institution or Company Limited the "London Gazette" of the 12th July 1901 containing a notice of the presentation of the said petition and that the said petition was directed to be heard this day an affidavit of George Marsham and Sir John Furley filed the 19th day of July 1901 and the exhibits therein referred to an affidavit of Arthur Barton filed the 19th day of July 1901 and the exhibit therein referred to an affidavit of Charles Alcock filed the 19th day of July 1901 and the exhibits therein referred to an affidavit of Duncan Cumming Fraser filed the 19th day of July 1901 and the exhibit therein referred to an affidavit of Walter Louis Seyfang filed 29th July 1901 and the exhibits therein referred to and an affidavit of William Keeley filed 29th July 1901 and the exhibits therein referred to.

This Court doth order that the Provisional Agreement, dated the 1st March 1901, and the Supplemental Agreement, dated 1st April 1901, both made between the United Kent Life Assurance and Annuity Institution or Company, Limited, of the one part, and the Royal Insurance Company of the other part be confirmed and carried into effect.

In the matter of the transfer of the United Kent Life Assurance and Annuity Institution or Company, Limited, to the Royal Insurance Company.

Certified as a true copy.

Robert J. L. Brennan,
Solicitor to the Kent Life Office.

Edm. Ward Oliver,
Solicitor to the Royal Insurance Company.

ACCOUNT

PRESENTED UNDER

Act 33 & 34 Vict., Cap. 61, Section 24, and Act 35 & 36 Vict., Cap. 41, Section 3

WITH

CORRESPONDENCE.

MUTUAL RESERVE FUND LIFE ASSOCIATION OF NEW YORK.

Mutual Reserve Fund Life Association, Head Office, New York.
79, Cannon Street, London, E.C., September 30, 1901
The Assistant Secretary (Finance Department), Board of Trade, Whitehall, S.W.

Dear Sir,

I HAVE the pleasure to enclose Valuation Returns of the Mutual Reserve Fund Life Association for the period ending 31st December, 1900, together with three printed copies thereof, in order that the same may be duly filed with you.

I am, &c.,
(signed) W. Stone,
Comptroller.

(Fifth Schedule.)

Statement respecting the VALUATION AND THE LIFE POLICIES AND ANNUITIES of the Mutual Reserve Fund Life Association of New York, to be made by the Actuary.

I.

Date up to which the valuation is made :-
31st December, 1900.

II.

The principles upon which the valuation and distribution of profits among the policy-holders are made, and whether these principles were determined by the instrument constituting the company, or by its regulations or bye-laws, or otherwise :-

All policies issued prior to the first day of July, 1899, terminate by effluxion of time at the expiration of sixty days, and there is, therefore, no liability under such policies or certificates, excepting the risk premium for the term which will intervene before the policy or the certificate lapses because of non-payment of a subsequent premium, which intervening period includes the thirty days of grace allowed for the payment of assessments or premiums.

Under the law of its incorporation, Chapter 175 of the Laws of 1883 of the State of New York, amended by Chapter 285 of the Laws of 1887, and Chapter 690 of the Laws of 1892, no net value under these policies is chargeable as a liability, and in the second Schedule embraced in the current year's statement, the amount so represented appears under the head of "Surplus" as being available for the payment of current losses. In the "Valuation Balance Sheet" herewith presented, such amount is included as part of the Net Value of Policies in force December 31, 1900.

These principles are determined by the Constitution or Bye-laws, and by the terms of the contracts themselves.

All policies or certificates issued since June 30, 1899, contain a contract provision for the maintenance of a Reserve, which is the net value, and is the net liability of the Association thereunder. All such policies are, during the first insurance year, valued as single year term insurances, but from and after the beginning of the second insurance year they are valued as insurances for whole life, or for a specified term of years as named in the contract, the value being based upon an age of entry one year greater, and year of entry one year later than that at the date of the issuance of the policy. All policies of this character bearing date earlier than July 1, 1899, were issued in exchange for policies or certificates of the nature as first described above, at the time of which exchange the interest in any bonus or surplus was adjusted, so that none of said policies had, prior to the 31st day of December, 1900, become entitled to a further distribution of surplus or bonus.

The principles upon which the distribution of profits among the policy-holders is made are in one or other of the following manners :-

A.—From the total net mortuary receipts contributed thereto during the Quinquennial period immediately preceding, by all members admitted during any one year, there is deducted the amount paid from said fund for death claims, the difference being the surplus in the Reserve Fund at the expiration of said Quinquennial period.

This surplus is then equitably apportioned among the persistent members in proportion to the amount contributed thereto by each, and a statement is furnished to each of them showing percentage of profit during said Quinquennial period.

The contract, however, provides that at the expiration of ten years thereafter, any portion of said accumulation not used for the payment of death claims, shall be passed to the credit of the members for the payment of future mortuary premiums and dues, or the same may be paid in cash, should said members decide to discontinue membership, as their respective contracts may provide.

B.—After the policy shall have continued in force ten years the Actuary of the Association will annually thereafter, while the same is in force, determine and credit thereto the equitable proportion to which the policy is entitled from its contribution to the Reserve or Emergency Fund for the tenth respective year prior to said credit (including an equitable proportion of the contribution of those of the same class whose policies have terminated), which amounts so determined and credited may be used toward payment of future dues and mortuary premiums. In case of the death of the member, the sum apportioned and standing to the credit of the policy as determined by said Actuary in the Reserve or Emergency Fund, shall be repaid to the beneficiary in addition to the amount thereby insured.

C.—With each policy an account is kept by crediting it with the premiums paid and interest on balances at the current rate received by the Association, and its proportionate share of any profits derived from discontinued policies and other sources, and charging it with its share of the actual death losses, adjusted by the "Actuaries or Combined Experience Table of Mortality," and with its share of the expenses of the Association, and in so far as the balance of such account exceeds the reserve required by the "Actuaries or Combined Experience Table of Mortality," with interest at four per cent., it is available for declaration of dividends or bonuses by the Board of Directors, which dividends or bonuses in the case of annual dividend policies begin at the expiration of five years of membership and are declared annually, and in the case of other policies are declared and apportioned at the expiration of such dividend periods as are named or provided in the contract. The dividends or bonuses so declared are available as the policy-holder may elect in reduction of current premium, in reduction of the term of premium payment, or in the purchase of added insurance, or may be drawn in cash.

MUTUAL RESERVE FUND LIFE ASSOCIATION OF NEW YORK—*continued.*

III.

The table or tables of mortality used in the valuation :—
Actuaries or Combined Experience Table of Mortality.

IV.

The rate or rates of interest assumed in the calculations :—
Four per cent.

V.

The proportion of annual premium income, if any, reserved as a provision for future expenses and profits :—

In the case of certificates or policies issued prior to July 1, 1899, the provision for expenses other than Mortuary Expenses was, by an admission fee, and by annual dues varying from two per thousand in the early history of the Association, to four and one-half per thousand of insurance during the later years of the Association.

VI.

CONSOLIDATED REVENUE ACCOUNT of the Mutual Reserve Fund Life Association of New York,
for 5 Years commencing 1st January 1896, and ending 31st December 1900.

	£	s.	d.		£	s.	d.
Amount of Funds on 1st January 1896,				Claims under Policies	4,063,934	8	9
the beginning of the year	938,029	19	2	Disability Claims	14,084	17	0
Premiums and Assessments	5,418,600	8	5	Surrenders	270,535	14	5
Interest, Dividends, and Rents	290,230	6	11	Commission	677,844	2	10
Ledger Assets other than Premiums				Expenses of Management	912,759	16	9
received from other Companies for				Dividends and Bonuses to Policy-holders	82,947	3	1
assuming their risks	1,675,261	10	1	Payments Returned to Rejected Appli-			
Fees for changing Beneficiaries	873	1	11	cants	793	18	0
				Agents' Balances written off	86,085	5	3
				Amount of Funds on 31st December 1900	2,214,010	0	5
£.	8,322,995	6	6	£.	8,322,995	6	6

VII.

SUMMARY AND VALUATION of the Policies of the Mutual Reserve Fund Life Association of
New York, as at 31st December 1900.

DESCRIPTION OF TRANSACTIONS.	PARTICULARS OF THE POLICIES FOR VALUATION.				VALUATION. Value by the Actuaries' Table of Mortality. Interest 4 per cent.					
	Number of Policies.	Sums assured and bonuses.	Office yearly premiums	Net yearly premiums if ascer- tained.	Sums assured and bonuses.	Office yearly premiums	Net yearly premiums if computed.	Net liability		
ASSURANCES.										
I.—WITH PARTICIPATION IN PROFITS.										
		£.	s.	d.	£.	s.	d.	£.	s.	d.
For Whole Life Term	21,846	9,790,025	17	5	—	—	—	4,854,508	16	5
Yearly Renewable Term	52,111	26,419,876	7	9	—	—	—	2,988,270	9	3
Five Year Term	903	445,123	4	1	—	—	—	112,912	4	7
Ten Year Renewable Term	1,921	465,862	8	5	—	—	—	22,109	2	9
Twenty Year Term	4	1,437	7	5	—	—	—	34,573	2	8
Twenty-five Year Extendible Term	741	284,917	17	8	—	—	—	124	14	6
TOTAL Assurances with Profit	76,918	37,407,243	2	4	—	—	—	77,010	4	1
					5,217,465	12	1	3,234,999	17	10
								1,962,405	14	3
II.—WITHOUT PARTICIPATION IN PROFITS.										
For Whole Life Term	514	218,911	14	1	—	—	—	62,777	19	6
Yearly Renewable Term	3,644	1,237,782	6	10	—	—	—	60,394	18	8
TOTAL Assurances without Profit	4,158	1,456,694	0	11	—	—	—	11,820	6	11
					74,508	6	5	8,365	5	2
								60,290	3	10
								5,338	2	7
TOTAL Assurances	81,076	38,863,937	3	3	—	—	—	5,292,063	18	6
								3,304,260	1	8
TOTAL OF THE RESULTS	81,076	38,863,937	3	3	—	—	—	1,967,803	16	10
								3,304,260	1	8

NOTE.—Throughout these Statements £1 sterling is reckoned equal to 4 dollars and 87 cents currency.

MUTUAL RESERVE FUND LIFE ASSOCIATION OF NEW YORK—*continued.*VALUATION BALANCE SHEET of the Mutual Reserve Fund Life Association of New York,
as at 31st December 1900.

	£.	s.	d.		£.	s.	d.
Net Liability under Assurance transactions (as per Summary Statement provided in Schedule 5) -1,987,803 16 10	1,987,803	16	10	Life Assurance Funds (as per Balance Sheet under Schedule 2)	2,214,010	0	5
Surplus	226,206	3	7				
	£. 2,214,010	0	5		£. 2,214,010	0	5

VIII.

The time during which a policy must be in force in order to entitle it to share in the profits:—

Fifteen years on policies or certificates referred to in answer to Sub-section A of this Schedule: Ten years on policies referred to in answer to Sub-section B of this Schedule: Five years on policies referred to in answer to Sub-section C of this Schedule, excepting Ten Year Renewable Term and Twenty-five Year Extendible Term Policies, under which the period is Ten Years.

IX.

The results of the valuation, showing:—

- (1) The total amount of profit made by the Company.
- (2) The amount of profit divided among the policy-holders, and the number and amount of the policies which participated.
- (3) Specimens of bonuses allotted to policies of £100 effected at the respective ages of 20, 30, 40, and 50, and having been respectively in force for five years, ten years, and upwards, at intervals of five years respectively, together with the amounts apportioned under the various modes under which the bonus might be received.
 - (1) In accordance with the terms of the Association's policies which have thus far become entitled to Bonuses, such Bonuses are allotted from time to time out of the Reserve Fund or Emergency Fund, but are not declared every five years out of the profits in the form common in England. It is not possible, therefore, to furnish a definite reply to this question in the form in which it stands in the Schedule.
 - (2) and (3) This Return is made for the purpose of complying with the English Life Assurance Companies' Act, 1870.

(Sixth Schedule.)

Statement of the LIFE ASSURANCE and ANNUITY BUSINESS of the Mutual Reserve Fund Life Association of New York, on the 31st December, 1900.

I.

The published Table or Tables of Premiums for Assurances for the whole term of life which are in use at the date above mentioned.

WHOLE LIFE RATES WITH PARTICIPATION IN PROFITS.

FIVE-YEAR COMBINATION OPTION FOR £1,000.

WHOLE LIFE—CONTRACT RESERVE.

Age.	Annual.	Semi-Annual.	Quarterly.	Bi-Monthly.	Age.	Annual.	Semi-Annual.	Quarterly.	Bi-Monthly.
	£ s. d.	£ s. d.	£ s. d.	£ s. d.		£ s. d.	£ s. d.	£ s. d.	£ s. d.
20	17 10 -	8 17 -	4 9 4	3 - 3	41	31 10 -	15 18 10	8 - 11	5 8 5
21	17 18 -	9 1 3	4 11 6	3 1 8	42	32 13 -	16 10 5	8 6 11	5 12 3
22	18 6 -	9 5 3	4 13 6	3 2 10	43	33 17 -	17 2 8	8 12 11	5 16 5
23	18 14 -	9 9 3	4 15 6	3 4 3	44	35 3 -	17 15 10	8 19 9	6 - 10
24	19 3 -	9 13 10	4 17 11	3 5 10	45	36 11 -	18 10 0	9 6 9	6 5 10
25	19 13 -	9 18 10	5 - 4	3 7 8					
26	20 3 -	10 4 -	5 2 11	3 9 3	46	38 1 -	19 5 3	9 14 6	6 10 10
27	20 13 -	10 9 -	5 5 6	3 11 0	47	39 13 -	20 1 5	10 2 9	6 16 5
28	21 4 -	10 14 8	5 8 4	3 12 10	48	41 6 -	20 18 -	10 11 2	7 2 -
29	21 15 -	11 - 3	5 11 2	3 14 10	49	43 1 -	21 15 10	11 - 2	7 8 -
30	22 7 -	11 6 3	5 14 2	3 16 10	50	44 18 -	22 14 8	11 9 6	7 14 5
31	22 19 -	11 12 3	5 17 4	3 19 -	51	46 18 -	23 14 10	11 19 9	8 1 5
32	23 12 -	11 18 10	6 - 6	4 1 3	52	49 1 -	24 16 8	12 10 9	8 8 10
33	24 6 -	12 6 -	6 4 2	4 3 8	53	51 5 -	25 18 10	13 1 11	8 16 5
34	25 1 -	12 13 8	6 7 11	4 6 3	54	53 12 -	27 2 8	13 13 11	9 4 5
35	25 16 -	13 1 3	6 11 11	4 8 10	55	56 2 -	28 8 -	14 6 9	9 13 -
36	26 12 -	13 9 3	6 15 11	4 11 5	56	58 16 -	29 15 3	15 - 6	10 2 3
37	27 9 -	13 17 10	7 - 4	4 14 5	57	61 14 -	31 4 8	15 15 4	10 12 3
38	28 7 -	14 7 -	7 4 11	4 17 5	58	64 15 -	32 15 5	16 10 11	11 2 10
39	29 7 -	14 17 -	7 9 11	5 1 -	59	68 -	34 8 5	17 7 6	11 14 -
40	30 8 -	15 7 10	7 15 4	5 4 8	60	71 10 -	36 3 10	18 5 6	12 6 -

MUTUAL RESERVE FUND LIFE ASSOCIATION OF NEW YORK—continued.

TEN PAYMENT OPTION FOR £1,000.

Age.	Annual.	Semi-Annual.	Quarterly.	Bi-Monthly.	Age.	Annual.	Semi-Annual.	Quarterly.	Bi-Monthly.
	£ s. d.	£ s. d.	£ s. d.	£ s. d.		£ s. d.	£ s. d.	£ s. d.	£ s. d.
20	39 16 -	20 3 -	10 3 8	6 17 -	41	62 - -	31 7 10	15 17 -	10 13 5
21	40 10 -	20 10 3	10 7 3	6 19 5	42	63 12 -	32 4 -	16 5 3	10 19 -
22	41 4 -	20 17 3	10 10 10	7 1 10	43	65 6 -	33 1 3	16 14 -	11 4 10
23	41 18 -	21 4 5	10 14 5	7 4 3	44	67 2 -	33 19 5	17 3 3	11 11 -
24	42 14 -	21 12 5	10 18 5	7 7 -	45	69 - -	34 18 10	17 12 10	11 17 8
25	43 10 -	22 - 8	11 2 5	7 9 10	46	70 18 -	35 18 -	18 2 8	12 4 -
26	44 6 -	22 8 8	11 6 8	7 12 8	47	72 18 -	36 18 3	18 12 10	12 11 -
27	45 4 -	22 17 10	11 11 3	7 15 8	48	75 2 -	38 - 5	19 4 -	12 18 8
28	46 2 -	23 6 10	11 15 10	7 18 10	49	77 6 -	39 2 10	19 15 3	13 6 3
29	47 - -	23 16 -	12 - 5	8 1 10	50	79 12 -	40 6 -	20 7 -	13 14 -
30	48 - -	24 6 -	12 5 5	8 5 3	51	82 2 -	41 11 5	20 19 10	14 2 8
31	49 - -	24 16 3	12 10 8	8 8 10	52	84 12 -	42 16 8	21 12 8	14 11 3
32	50 2 -	25 7 5	12 16 3	8 12 8	53	87 6 -	44 4 -	22 6 5	15 - 8
33	51 4 -	25 18 5	13 1 10	8 16 5	54	90 2 -	45 12 5	23 - 10	15 10 3
34	52 8 -	26 10 8	13 8 -	9 - 5	55	93 - -	47 1 10	23 15 8	16 - 3
35	53 12 -	27 2 10	13 14 3	9 4 8	56	96 2 -	48 13 -	24 11 5	16 10 10
36	54 16 -	27 15 -	14 - 3	9 8 8	57	99 6 -	50 5 5	25 7 10	17 1 10
37	56 2 -	28 8 -	14 6 10	9 13 3	58	102 14 -	52 - -	26 5 3	17 13 8
38	57 10 -	29 2 3	14 14 -	9 18 -	59	106 6 -	53 16 5	27 3 8	18 6 -
39	58 18 -	29 16 5	15 - 3	10 2 10	60	110 2 -	55 14 10	28 3 -	18 19 -
40	60 8 -	30 11 8	15 8 10	10 8 -					

FIFTEEN PAYMENT OPTION FOR £1,000.

Age.	Annual.	Semi-Annual.	Quarterly.	Bi-Monthly.	Age.	Annual.	Semi-Annual.	Quarterly.	Bi-Monthly.
	£ s. d.	£ s. d.	£ s. d.	£ s. d.		£ s. d.	£ s. d.	£ s. d.	£ s. d.
20	30 6 -	15 6 10	7 15 -	5 4 5	41	47 14 -	24 3 -	12 4 -	8 4 3
21	30 16 -	15 12 -	7 17 8	5 6 -	42	49 - -	24 16 3	12 10 8	8 8 10
22	31 6 -	15 17 -	8 - 3	5 7 10	43	50 8 -	25 10 5	12 17 10	8 13 8
23	31 18 -	16 3 -	8 3 3	5 9 10	44	51 18 -	26 5 8	13 5 5	9 18 10
24	32 10 -	16 9 3	8 6 3	5 12 -	45	53 8 -	27 - 10	13 13 -	9 3 10
25	33 2 -	16 15 3	8 9 5	5 14 -	46	55 2 -	27 18 -	14 1 10	9 9 10
26	33 14 -	17 1 5	8 12 5	5 16 -	47	56 16 -	28 15 3	14 10 5	9 15 8
27	34 8 -	17 8 5	8 16 -	5 18 5	48	58 12 -	29 13 5	14 19 8	10 1 10
28	35 2 -	17 15 5	8 19 8	6 - 10	49	60 10 -	30 12 8	15 9 5	10 8 5
29	35 16 -	18 2 8	9 3 3	6 3 3	50	62 10 -	31 13 -	15 19 8	10 15 3
30	36 12 -	18 10 8	9 7 3	6 6 -	51	64 12 -	32 14 3	16 10 5	11 2 5
31	37 8 -	18 18 10	9 11 3	6 8 10	52	66 18 -	33 17 5	17 2 3	11 10 5
32	38 4 -	19 6 10	9 15 5	6 11 8	53	69 4 -	35 - 10	17 13 10	11 18 3
33	39 2 -	19 16 -	10 - -	6 14 8	54	71 16 -	36 7 -	18 7 3	12 7 3
34	40 - -	20 5 -	10 4 8	6 17 10	55	74 8 -	37 13 5	19 - 5	12 16 3
35	41 - -	20 15 3	10 9 8	7 1 3	56	77 6 -	39 2 10	19 15 3	13 6 3
36	42 - -	21 5 5	10 14 10	7 4 8	57	80 6 -	40 13 3	20 10 8	13 16 5
37	43 - -	21 15 5	11 - -	7 8 -	58	83 10 -	42 5 8	21 7 -	14 7 5
38	44 2 -	22 6 8	11 5 8	7 11 10	59	86 18 -	44 - -	22 4 5	14 19 3
39	45 6 -	22 18 10	11 11 8	7 16 -	60	90 12 -	45 17 5	23 3 3	15 11 10
40	46 10 -	23 10 10	11 17 10	8 - 3					

TWENTY PAYMENT OPTION FOR £1,000.

Age.	Annual.	Semi-Annual.	Quarterly.	Bi-Monthly.	Age.	Annual.	Semi-Annual.	Quarterly.	Bi-Monthly.
	£ s. d.	£ s. d.	£ s. d.	£ s. d.		£ s. d.	£ s. d.	£ s. d.	£ s. d.
20	25 14 -	13 - 3	6 11 5	4 8 8	41	41 - -	20 15 3	10 9 8	7 1 3
21	26 2 -	13 4 5	6 13 8	4 10 -	42	42 4 -	21 7 5	10 15 10	7 5 5
22	26 10 -	13 8 5	6 15 8	4 11 3	43	43 10 -	22 - 8	11 2 5	7 9 10
23	27 - -	13 13 5	6 18 3	4 13 -	44	44 16 -	22 13 8	11 9 3	7 14 3
24	27 10 -	13 18 8	7 - 8	4 14 10	45	46 4 -	23 7 10	11 16 3	7 19 -
25	28 - -	14 3 8	7 3 3	4 16 5	46	47 16 -	24 4 -	12 4 5	8 4 8
26	28 12 -	14 9 8	7 6 5	4 18 8	47	49 8 -	25 - 3	12 12 8	8 10 -
27	29 4 -	14 15 10	7 9 5	5 - 8	48	51 2 -	25 17 5	13 1 5	8 16 -
28	29 16 -	15 1 10	7 12 5	5 2 8	49	52 18 -	26 15 8	13 10 8	9 2 3
29	30 8 -	15 7 10	7 15 8	5 4 10	50	54 16 -	27 15 -	14 - 3	9 8 8
30	31 2 -	15 15 -	7 19 -	5 7 3	51	56 18 -	28 16 3	14 11 -	9 16 -
31	31 16 -	16 2 -	8 2 8	5 9 8	52	59 2 -	29 18 5	15 2 3	10 3 5
32	32 10 -	16 9 3	8 6 3	5 12 -	53	61 8 -	31 1 10	15 14 -	10 11 5
33	33 6 -	16 17 3	8 10 5	5 14 8	54	63 18 -	32 7 -	16 6 10	11 - -
34	34 2 -	17 5 5	8 14 5	5 17 5	55	66 12 -	33 14 5	17 - 8	11 9 3
35	34 18 -	17 13 5	8 18 8	6 - 3	56	69 10 -	35 3 10	17 15 5	11 19 3
36	35 16 -	18 2 8	9 3 3	6 3 3	57	72 12 -	36 15 3	18 11 3	12 10 -
37	36 14 -	18 11 8	9 7 10	6 6 5	58	75 16 -	38 7 8	19 7 8	13 1 -
38	37 14 -	19 1 10	9 12 10	6 9 10	59	79 8 -	40 4 -	20 6 -	13 13 5
39	38 14 -	19 12 -	9 18 -	6 13 3	60	83 4 -	42 2 5	21 5 5	14 6 5
40	39 16 -	20 3 -	10 3 8	6 17 -					

MUTUAL RESERVE FUND LIFE ASSOCIATION OF NEW YORK—*continued.*I.—*continued.*

AGE SIXTY FIVE OPTION FOR £1,000.

Age.	Annual.	Semi-Annual.	Quarterly.	Bi-Monthly.	Age.	Annual.	Semi-Annual.	Quarterly.	Bi-Monthly.
	£ s. d.	£ s. d.	£ s. d.	£ s. d.		£ s. d.	£ s. d.	£ s. d.	£ s. d.
20	18 12 -	9 8 5	4 15 3	3 4 -	38	33 4 -	16 16 3	8 9 10	5 14 5
21	19 1 -	9 13 -	4 17 5	3 5 8	39	34 12 -	17 10 5	8 17 -	5 19 3
22	19 11 -	9 18 -	5 - -	3 7 5	40	36 3 -	18 6 3	9 4 10	6 4 5
23	20 2 -	10 3 8	5 2 10	3 9 3	41	37 17 -	19 3 5	9 13 8	6 10 5
24	20 13 -	10 9 3	5 5 8	3 11 3	42	39 13 -	20 1 8	10 2 10	6 16 8
25	21 5 -	10 15 3	5 8 10	3 13 3	43	41 13 -	21 1 10	10 13 -	7 3 5
26	21 18 -	11 1 10	5 12 -	3 15 5	44	43 16 -	22 3 8	11 4 -	7 10 10
27	22 11 -	11 8 5	5 15 5	3 17 8	45	46 4 -	23 7 10	11 16 3	7 19 -
28	23 5 -	11 15 5	5 19 -	4 - 3	46	48 17 -	24 14 8	12 9 10	8 8 3
29	24 - -	12 3 -	6 2 10	4 2 8	47	51 15 -	26 4 -	13 4 8	8 18 3
30	24 16 -	12 11 3	6 6 10	4 5 5	48	54 19 -	27 16 5	14 1 -	9 9 3
31	25 12 -	12 19 3	6 11 -	4 8 3	49	58 10 -	29 12 5	14 19 3	10 1 5
32	26 9 -	13 7 10	6 15 5	4 11 3	50	62 10 -	31 12 10	15 19 8	10 15 3
33	27 8 -	13 17 8	7 - 3	4 14 5	51	67 - -	33 18 5	17 2 8	11 10 8
34	28 8 -	14 7 8	7 5 3	4 17 10	52	72 2 -	36 10 -	18 8 8	12 8 3
35	29 10 -	14 18 10	7 11 -	5 1 8	53	78 - -	39 9 10	19 18 10	13 8 8
36	30 12 -	15 10 -	7 16 8	5 5 5	54	84 18 -	42 19 8	21 14 3	14 12 3
37	31 17 -	16 2 8	8 3 -	5 9 8	55	93 - -	47 1 10	23 15 8	16 - 3

WHOLE LIFE RATES WITHOUT PARTICIPATION IN PROFITS.

Age.	Annual.	Semi-Annual.	Age.	Annual.	Semi-Annual.	Age.	Annual.	Semi-Annual.
	£ s. d.	£ s. d.		£ s. d.	£ s. d.		£ s. d.	£ s. d.
20	14 4 10	7 4 2	34	20 12 -	10 8 7	48	35 5 2	17 17 -
21	14 11 -	7 7 5	35	21 5 7	10 15 5	49	36 18 -	18 13 7
22	14 17 7	7 10 7	36	21 19 10	11 2 7	50	38 13 2	19 11 5
23	15 4 5	7 14 2	37	22 15 -	11 10 5	51	40 10 10	20 10 5
24	15 11 10	7 17 10	38	23 11 5	11 18 7	52	42 10 10	21 10 10
25	15 19 5	8 1 7	39	24 8 7	12 7 5	53	44 13 7	22 12 5
26	16 7 10	8 6 -	40	25 7 -	12 16 7	54	46 19 5	23 15 7
27	16 16 2	8 10 2	41	26 6 5	13 6 5	55	49 8 5	25 - 5
28	17 5 5	8 14 10	42	27 7 5	13 17 2	56	52 - 7	26 6 10
29	17 14 10	8 19 7	43	28 9 7	14 8 5	57	54 16 5	27 15 -
30	18 5 -	9 4 10	44	29 13 -	15 - 2	58	57 16 2	29 5 5
31	18 15 10	9 10 2	45	30 18 7	15 13 2	59	61 - 2	30 17 10
32	19 7 2	9 16 -	46	32 5 5	16 6 10	60	64 8 7	32 12 5
33	19 19 2	10 2 -	47	33 14 2	17 1 2			

II.

The total amount assured on lives for the whole term of life, which are in existence at the date above mentioned :—

STATEMENT OF POLICY-HOLDERS on 31st December, 1900, tabulated according to age.

Present Age.	Number.	Amount.	Present Age.	Number.	Amount.	Present Age.	Number.	Amount.
		£ s. d.			£ s. d.			£ s. d.
20	132	32,843 18 10	42	2,420	1,053,213 11 1	64	1,121	566,344 19 5
21	115	30,749 9 9	43	2,630	1,219,725 17 5	65	846	447,530 16 -
22	132	46,432 4 9	44	2,581	1,275,903 9 10	66	706	402,381 18 7
23	187	46,031 16 7	45	2,678	1,315,022 3 6	67	621	324,399 7 8
24	248	77,515 8 -	46	2,706	1,314,738 3 10	68	412	226,606 15 6
25	319	84,686 17 2	47	2,768	1,385,439 8 6	69	344	186,120 2 6
26	374	107,494 17 4	48	2,750	1,406,031 16 7	70	246	132,700 4 1
27	479	143,788 10 0	49	2,934	1,515,854 4 2	71	192	105,569 16 4
28	537	171,914 15 8	50	2,937	1,508,424 - 6	72	151	72,458 18 8
29	609	193,886 - 9	51	3,075	1,625,585 4 4	73	130	66,904 10 4
30	844	251,672 9 8	52	2,891	1,600,770 - 5	74	95	48,162 4 4
31	944	313,921 19 5	53	2,823	1,531,212 14 7	75	90	47,766 18 10
32	1,098	384,316 4 5	54	2,788	1,602,520 10 8	76	44	27,489 14 8
33	1,287	458,578 - 7	55	2,655	1,429,430 3 8	77	25	16,735 2 3
34	1,317	474,625 5 2	56	2,643	1,433,044 3 -	78	21	9,419 18 4
35	1,451	489,840 17 3	57	2,317	1,278,752 11 4	79	18	10,472 5 7
36	1,603	616,668 7 7	58	2,124	1,165,056 9 4	80	13	7,289 10 7
37	1,778	700,107 16 1	59	1,912	1,065,225 17 5	81	15	8,008 4 3
38	1,943	771,540 - 10	60	1,848	976,557 9 11	82	2	2,566 14 9
39	2,141	845,933 5 3	61	1,601	823,978 8 10	83	1	1,026 13 10
40	2,326	979,845 19 11	62	1,416	744,306 19 8	84	2	1,601 12 10
41	2,372	1,006,395 5 7	63	1,238	651,771 - 11	85	1	1,026 13 10
						81,076		£38,863,937 3 3

MUTUAL RESERVE FUND LIFE ASSOCIATION OF NEW YORK—*continued.*II.—*continued.*

"A."—AMOUNT ASSURED, ON LIVES FOR WHOLE TERM OF LIFE, with Participation in Profits,
31st December, 1900.

Age.	Number.	Amount.	Age.	Number.	Amount.	Age.	Number.	Amount.
		£ s. d.			£ s. d.			£ s. d.
16	1	513 6 11	40	552	208,016 9 5	63	426	217,880 3 10
17	6	1,232 — 8				64	426	210,549 6 8
18	21	5,030 16 —	41	529	225,101 13 8	65	306	154,378 16 1
19	21	4,517 9 1	42	555	220,723 17 4			
20	40	9,794 13 3	43	566	256,243 — —	66	275	134,312 2 —
			44	509	236,437 8 7	67	283	135,662 3 1
21	77	20,287 9 6	45	596	270,275 3 4	68	179	94,620 2 1
22	71	30,169 8 1				69	154	73,228 18 3
23	82	17,982 10 11	46	572	270,138 12 4	70	136	67,972 5 —
24	136	40,893 4 6	47	653	307,477 9 8			
25	162	41,555 8 —	48	667	323,141 14 8	71	100	54,902 10 —
			49	685	303,798 16 11	72	89	34,496 17 7
26	168	45,646 15 4	50	651	322,345 19 11	73	67	29,748 8 5
27	197	54,568 15 9				74	63	25,266 18 2
28	199	58,357 5 11	51	749	367,541 2 3	75	55	26,206 6 8
29	235	69,194 — 11	52	695	357,489 15 9			
30	274	73,121 3 —	53	696	353,651 3 10	76	25	15,888 1 10
			54	676	353,937 16 10	77	9	6,365 10 —
31	309	91,374 14 11	55	714	353,235 2 5	78	12	5,056 9 7
32	320	105,995 17 11				79	9	3,907 15 4
33	353	119,142 14 3	56	660	357,530 17 1	80	4	1,129 7 3
34	338	109,573 18 5	57	598	338,996 7 6			
35	399	120,066 14 9	58	613	335,034 5 10	81	4	1,950 14 5
			59	522	265,159 3 1	82	1	1,540 — 10
36	387	130,985 12 6	60	587	283,603 14 11	83	1	1,540 — 10
37	432	159,789 10 7				84	1	1,540 — 10
38	468	168,254 12 5	61	486	247,546 3 11	85	1	1,026 13 11
39	516	193,387 1 4	62	481	251,935 6 3			

"B."—AMOUNT ASSURED ON LIVES FOR WHOLE TERM OF LIFE, without Participation in Profits,
31st December 1900.

Age.	Number.	Amount.	Age.	Number.	Amount.	Age.	Number.	Amount.
		£ s. d.			£ s. d.			£ s. d.
16	1	410 13 7	32	12	4,722 15 10	48	7	3,696 2 —
17	1	205 6 9	33	17	5,133 9 5	49	10	8,521 11 3
18	—	—	34	7	2,361 7 11	50	11	6,468 3 6
19	1	205 6 9	35	9	2,874 14 11	51	13	7,507 10 9
20	8	1,642 14 3	36	13	3,388 1 10	52	8	4,414 15 8
21	8	2,669 8 1	37	8	3,182 15 1	53	6	2,782 6 10
22	5	1,026 13 11	38	12	9,240 4 —	54	—	—
23	4	821 7 1	39	11	3,182 15 1	55	4	4,312 2 3
24	9	2,566 14 9	40	8	3,490 15 3	56	10	4,620 2 6
25	9	2,156 1 2	41	11	5,544 3 —	57	2	616 0 4
26	11	4,106 15 6	42	7	3,182 15 1	58	1	2,053 7 9
27	9	3,696 2 —	43	11	5,852 3 2	59	1	410 13 7
28	10	3,285 8 5	44	13	4,620 2 6	60	1	410 13 7
29	15	5,544 3 —	45	15	4,219 14 4	61	1	410 13 7
30	19	5,236 2 10	46	4	3,285 8 5			
31	10	4,517 9 1	47	7	3,285 8 5		*154	66,940 9 1

* Policies under Extended Insurance.

MUTUAL RESERVE FUND LIFE ASSOCIATION OF NEW YORK—continued.

III.

The amount of premiums receivable annually for each year of life, after deducting the abatements made by the application of bonuses:—

The premium rates for the various ages at entry are given in answer to Question I.

IV.

The only classes of assurance business other than for the whole term of life are the several forms of term insurance issued by the Association, which do not constitute any special classes in any sense calling for special apportionment of mortality or variations from the Standard Table.

"C."—AMOUNT ASSURED ON LIVES, YEARLY RENEWABLE TERM INSURANCE, With Participation in Profits,
31st December 1900.

Age.	Number.	Amount.	Bonuses which have been issued or apportioned to Members.		Age.	Number.	Amount.	Bonuses which have been issued or apportioned to Members.	
			Number.	Amount.				Number.	Amount.
		£. s. d.		£. s. d.			£. s. d.		£. s. d.
17	1	205 6 9	—	—	51	1,995	1,148,947 12 9	30	262 11 11
18	2	410 13 7	—	—	52	1,939	1,135,210 9 4	37	315 6 3
19	6	2,053 7 9	—	—	53	1,889	1,086,226 18 -	27	169 2 2
20	11	2,669 8 1	—	—	54	1,876	1,156,791 6 6	36	274 1 5
21	22	5,687 17 9	—	—	55	1,752	1,000,975 6 5	38	230 15 3
22	44	10,667 7 -	—	—	56	1,775	1,007,279 4 1	35	210 - 7
23	75	21,642 14 3	—	—	57	1,539	876,555 7 2	36	336 18 1
24	77	24,938 8 -	—	—	58	1,371	775,600 3 2	24	149 6 3
25	115	33,562 12 7	—	—	59	1,248	744,512 16 4	37	214 10 1
26	154	45,010 5 4	—	—	60	1,128	641,914 17 10	25	156 14 9
27	216	66,704 6 3	1	11 16 1	61	992	529,378 14 -	26	157 8 4
28	263	85,816 4 5	2	1 - 10	62	849	464,886 9 5	20	127 12 4
29	305	102,577 - 1	—	—	63	738	405,030 16 4	16	128 5 4
30	461	148,407 12 -	1	- 16 8	64	635	333,901 - 3	18	171 7 3
31	531	183,495 17 7	1	1 5 -	65	504	280,010 5 4	13	127 15 9
32	672	243,439 8 6	3	2 1 8	66	402	254,963 16 -	20	228 5 9
33	804	292,248 9 3	2	1 13 4	67	305	174,475 9 9	14	161 11 11
34	855	323,182 17 4	3	2 1 8	68	210	123,542 2 10	11	201 8 1
35	914	324,630 10 1	2	1 5 -	69	168	103,958 18 -	12	171 1 5
36	1,054	430,333 15 1	2	- 16 10	70	97	61,088 5 11	8	60 5 1
37	1,189	486,991 16 -	5	5 10 -	71	70	42,351 2 7	5	118 8 4
38	1,295	539,116 14 -	5	12 11 10	72	49	27,720 14 9	3	41 2 8
39	1,423	593,237 13 2	6	5 4 -	73	57	37,371 13 4	6	95 5 2
40	1,555	666,499 3 4	15	20 14 1	74	30	22,073 18 6	2	60 17 11
41	1,636	709,074 4 3	10	32 12 4	75	28	18,377 16 6	2	37 1 8
42	1,653	749,492 - 2	2	3 - 4	76	14	10,061 12 1	—	—
43	1,817	860,921 18 4	18	104 1 1	77	14	9,599 11 1	—	—
44	1,860	935,863 14 -	19	46 15 2	78	7	4,106 15 5	—	—
45	1,832	896,584 16 1	29	92 11 4	79	7	5,133 9 4	3	96 18 8
46	1,879	947,823 8 7	18	89 4 1	80	8	5,133 9 4	1	42 5 4
47	1,906	1,012,992 14 10	27	138 12 10	81	10	5,030 16 -	4	103 19 11
48	1,846	992,320 5 11	26	181 15 2	82	1	1,026 13 11	1	50 11 5
49	1,978	1,093,679 13 5	24	153 - 7	84	1	61 12 1	—	—
50	1,952	1,094,486 13 2	30	140 3 4					

"D."—AMOUNT ASSURED ON LIVES, FIVE YEAR RENEWABLE TERM INSURANCE, With Participation in Profits, 31st December 1900.

Age.	Number.	Amount.	Age.	Number.	Amount.	Age.	Number.	Amount.
		£. s. d.			£. s. d.			£. s. d.
18	1	205 6 9	37	31	14,989 14 10	55	15	8,008 4 4
20	1	205 6 9	38	42	13,244 7 1	56	7	3,490 15 3
21	5	1,334 14 1	39	29	14,887 1 3	57	3	821 7 1
22	6	1,848 1 -	40	38	16,991 15 9	58	4	2,361 8 -
23	9	2,053 7 9	41	31	11,601 12 10			
24	16	5,749 9 9	42	41	21,355 7 7	59	3	1,437 7 5
25	12	3,080 1 8	43	44	27,618 1 7	60	3	821 7 1
26	20	5,852 3 2	44	28	15,400 8 2	61	4	821 7 1
27	22	7,186 17 2	45	45	20,533 17 7	62	4	1,026 13 11
28	16	6,981 10 5	46	37	18,993 16 9			
29	19	6,776 3 7	47	32	12,679 13 5	63	2	410 13 6
30	22	7,597 10 7	48	35	13,449 13 10	64	2	513 6 11
31	28	13,655 - 7	49	36	15,451 14 11	65	4	1,026 13 11
32	22	9,240 5 -	50	35	12,731 - 1	66	2	616 - 4
33	28	12,833 13 6	51	29	16,221 11 5			
34	27	12,987 13 7	52	29	19,815 3 11	67	1	205 6 9
35	27	9,342 18 4	53	21	14,117 9 -	68	1	410 13 7
36	34	16,940 9 -	54	39	18,377 16 7	72	1	205 6 9

MUTUAL RESERVE FUND LIFE ASSOCIATION OF NEW YORK—*continued.*IV.—*continued.*

"E."—AMOUNT ASSURED ON LIVES, TEN YEAR RENEWABLE TERM INSURANCE, With Participation in Profits,
31st December, 1900.

Age.	Number.	Amount.	Age.	Number.	Amount.	Age.	Number.	Amount.
		£. s. d.			£. s. d.			£. s. d.
18	2	102 13 5	42	35	11,334 14 1	64	7	2,489 14 9
20	1	205 6 9	43	36	9,851 2 8	65	2	821 7 1
21	1	154 - -	44	36	15,749 9 9	66	9	3,465 1 9
23	7	1,006 3 3	45	30	11,632 8 10	67	3	718 13 9
24	1	205 6 9	46	39	13,921 19 5	68	4	1,052 7 3
25	4	841 17 9	47	26	7,299 15 10	69	1	513 6 11
26	8	3,593 8 7	48	41	20,118 1 5	70	2	1,155 - 7
27	11	2,186 17 2	49	47	21,868 11 10	71	6	2,156 1 2
28	17	4,435 6 4	50	27	15,668 7 1	72	2	169 8 1
29	7	2,299 15 11	51	57	20,107 13 5	73	1	1,026 13 11
30	19	4,373 14 4	52	42	15,668 7 1	74	—	—
31	25	6,652 19 7	53	42	20,230 17 6	75	2	513 6 11
32	17	4,548 5 -	54	51	28,976 7 11	76	2	308 - 2
33	21	7,299 15 10	55	48	16,704 6 3	77	2	770 - 5
34	33	7,299 15 10	56	46	19,280 15 8	78	2	256 13 6
35	17	7,053 7 8	57	35	20,000 - -	79	2	1,540 - 10
36	19	6,817 4 11	58	29	12,802 17 7	80	1	1,026 13 11
37	20	6,098 11 3	59	48	16,981 10 5	81	1	1,026 13 11
38	24	7,874 14 10	60	20	11,190 19 3	82	—	—
39	36	12,597 10 7	61	24	10,475 5 7	83	1	1,026 13 11
40	44	15,349 1 6	62	20	5,800 16 5			
41	34	11,663 4 10	63	24	9,548 5 1			

"F."—AMOUNT ASSURED ON LIVES, TWENTY YEAR TERM INSURANCE, With Participation in Profits,
31st December, 1900.

Age.	Number.	Amount.	Age.	Number.	Amount.	Age.	Number.	Amount.
		£. s. d.			£. s. d.			£. s. d.
28	1	205 6 9	31	1	410 13 7	41	2	821 7 1

"G."—AMOUNT ASSURED ON LIVES, TWENTY-FIVE YEAR TERM EXTENDIBLE INSURANCE, With
Participation in Profits, 31st December, 1900.

Age.	Number.	Amount.	Age.	Number.	Amount.	Age.	Number.	Amount.
		£. s. d.			£. s. d.			£. s. d.
17	1	102 13 5	33	28	9,669 16 7	49	26	16,119 1 11
18	1	51 6 8	34	17	6,088 5 10	50	19	10,523 12 4
19	3	821 7 1	35	19	6,160 3 4	51	18	7,063 13 2
20	2	205 6 9	36	31	9,106 15 5	52	15	10,164 5 6
21	2	616 8 6	37	18	5,236 2 10	53	25	5,790 11 2
22	5	2,302 8 3	38	25	8,757 11 11	54	15	4,127 6 1
23	6	1,180 14 -	39	32	8,870 12 10	55	10	3,696 1 11
24	10	3,470 4 5	40	32	12,772 1 7	56	17	6,776 3 9
25	14	2,669 8 2	41	19	8,501 - 7	57	6	2,302 8 3
26	9	2,258 14 6	42	27	9,804 18 7	58	5	1,334 14 1
27	14	2,669 8 2	43	30	16,119 2 9	59	11	6,365 10 -
28	17	9,137 11 6	44	21	7,207 7 9	60	4	2,053 7 9
29	11	2,566 14 9	45	30	21,909 13 2	61	3	3,080 1 8
30	38	10,061 12 1	46	29	10,472 5 8			
31	19	6,262 16 9	47	21	9,109 9 -			
32	22	7,084 3 4	48	14	4,024 12 10			

MUTUAL RESERVE FUND LIFE ASSOCIATION OF NEW YORK—continued.

“H.”—AMOUNT ASSURED ON LIVES, ONE YEAR RENEWABLE TERM INSURANCE.
without participation in Profits, 31st December, 1900.

Age.	Number.	Amount.	Age.	Number.	Amount.	Age.	Number.	Amount.
		£ s. d.			£ s. d.			£ s. d.
23	1	205 6 9	41	110	34 086 5 -	59	88	30,390 2 5
24	3	821 7 1	42	112	37,371 13 3	60	105	35,934 5 10
25	3	821 7 1	43	126	43,121 3 1	61	91	33,880 16 4
26	4	1,026 13 11	44	112	39,630 8 -	62	62	21,765 18 5
27	10	2,669 8 1	45	132	46,201 3 5	63	51	19,712 10 5
28	14	3,686 2 -	46	146	50,102 14 2	64	44	18,891 3 4
29	17	4,928 2 8	47	122	39,835 14 7	65	31	11,293 12 9
30	11	2,874 14 10	48	140	43,942 10 -	66	18	6,981 10 5
31	22	5,954 16 6	49	156	53,593 9 -	67	29	11,293 12 9
32	32	8,829 11 5	50	144	50,313 11 -	68	18	6,981 10 5
33	36	12,114 19 9	51	164	57,905 11 5	69	21	8,418 17 11
34	40	13,141 13 9	52	163	58,110 18 2	70	11	4,311 2 4
35	66	19,712 10 5	53	144	48,459 19 -	71	16	6,160 3 4
36	65	19,096 10 3	54	131	41,869 11 3	72	10	4,311 2 4
37	80	24,844 4 -	55	122	42,505 1 7	73	5	2,258 14 7
38	77	25,049 10 9	56	103	34,291 10 9	74	2	821 7 1
39	94	29,774 2 9	57	134	45,585 8 10	75	6	2,874 14 10
40	97	32,032 17 2	58	101	35,934 5 10	76	2	1,026 13 10

V.

The amount of premiums receivable annually in respect of each such special class of assurances mentioned under heading No. 4 :—

Rates applicable to Assurances listed in statements “C” and “H.”

RATES OF MORTUARY CALLS.

At the times within provided, to wit : On the first week day of the months of February, April, June, August, October, and December of each year, or within thirty days thereafter respectively, the member shall pay in proportion of the maximum rates stated below, according to age and amount of insurance, and as may be requisite, as within provided, to pay death claims and to provide for the Reserve or Emergency Fund. Should the mortality of the Association in any year require an amount in excess of said Maximum Rates applicable to the Death Fund, such excess shall be paid from the Reserve or Emergency Fund, as within provided.

Age.	Largest amount which may be collected every two months.			Maximum amount which can be collected annually on each £100 insurance.			Age.	Largest amount which may be collected every two months.			Maximum amount which can be collected annually on each £100 insurance.		
	£	s.	d.	£	s.	d.		£	s.	d.	£	s.	d.
25	-	3	7	1	1	7	43	-	4	9	1	8	6
26	-	3	7	1	1	8	44	-	4	10	1	9	3
27	-	3	8	1	1	11	45	-	5	-	1	9	11
28	-	3	8	1	2	-	46	-	5	2	1	10	11
29	-	3	9	1	2	3	47	-	5	4	1	12	-
30	-	3	9	1	2	5	48	-	5	7	1	13	4
31	-	3	9	1	2	8	49	-	5	10	1	15	-
32	-	3	10	1	3	-	50	-	6	1	1	16	9
33	-	3	11	1	3	3	51	-	6	10	2	-	11
34	-	3	11	1	3	7	52	-	7	7	2	5	7
35	-	4	-	1	3	11	53	-	8	4	2	9	11
36	-	4	-	1	4	3	54	-	9	1	2	14	5
37	-	4	1	1	4	8	55	-	9	10	2	18	11
38	-	4	2	1	5	1	56	-	10	7	3	3	5
39	-	4	3	1	5	7	57	-	11	4	3	7	11
40	-	4	5	1	6	5	58	-	12	1	3	12	5
41	-	4	6	1	7	-	59	-	12	10	3	16	11
42	-	4	7	1	7	9	60	-	13	7	4	1	5

The fraction of a penny produced by reducing the rates from the annual to the bi-monthly will be adjusted on amounts above £100 when practicable.

The maximum rate above stated is based upon the Mortality Tables, and is for current ages. Members desiring to make payments annually in advance can do so at above rates, and the amount not required during the year will be applied to reduce the next annual payment.

MUTUAL RESERVE FUND LIFE ASSOCIATION OF NEW YORK—*continued.*V.—*continued.*

MAXIMUM BASIS OF MORTUARY PREMIUMS PER £100 OF INSURANCE.

Including Dues of 8s. per £100 Insurance.

Should the mortality of the Association in any year require an amount in excess of the sum provided for by these rates, together with the amount in the Death Fund and interest derived from the Reserve or Emergency Fund, such excess shall be paid from the Reserve or Emergency Fund.

Age.	Mortuary Premiums per £100 including Reserve or Emergency Fund and Dues.			Age.	Mortuary Premiums per £100 including Reserve or Emergency Fund and Dues.		
	Bi-Monthly.	Semi-Annual.	Annual.		Bi-Monthly.	Semi-Annual.	Annual.
25	£. s. d. - 4 11	£. s. d. - 14 9	£. s. d. 1 9 6	43	£. s. d. - 6 1	£. s. d. - 18 3	£. s. d. 1 16 6
26	- 4 11	- 14 9	1 9 6	44	- 6 2	- 18 6	1 17 -
27	- 5 -	- 15 -	1 10 -	45	- 6 4	- 19 -	1 18 -
28	- 5 -	- 15 -	1 10 -	46	- 6 6	- 19 6	1 19 -
29	- 5 1	- 15 3	1 10 6	47	- 6 8	1 - -	2 - -
30	- 5 1	- 15 3	1 10 6	48	- 6 11	1 - 9	2 1 6
31	- 5 1	- 15 3	1 10 6	49	- 7 2	1 1 6	2 3 -
32	- 5 2	- 15 6	1 11 -	50	- 7 5	1 2 3	2 4 6
33	- 5 3	- 15 9	1 11 6	51	- 8 2	1 4 6	2 9 -
34	- 5 3	- 15 9	1 11 6	52	- 8 11	1 6 9	2 13 6
35	- 5 4	- 16 -	1 12 -	53	- 9 8	1 9 -	2 18 -
36	- 5 4	- 16 -	1 12 -	54	- 10 5	1 11 3	3 2 6
37	- 5 5	- 16 3	1 12 6	55	- 11 2	1 13 6	3 7 -
38	- 5 6	- 16 6	1 13 -	56	- 11 11	1 15 9	3 11 6
39	- 5 7	- 16 9	1 13 6	57	- 12 8	1 18 -	3 16 -
40	- 5 9	- 17 3	1 14 6	58	- 13 5	2 - 3	4 - 6
41	- 5 10	- 17 6	1 15 -	59	- 14 2	2 2 6	4 5 -
42	- 5 11	- 17 9	1 15 6	60	- 14 11	2 4 9	4 9 6

The above rates at current age include Mortuary Premium, Reserve or Emergency Fund and Dues. Members will not be liable for Mortuary Premium Cents made within three months from date of Policy. When Premiums are paid annually or semi-annually in advance, the regular Bi-Monthly Notice for Mortuary Premiums and Dues will not be sent.

APPLICABLE TO STATEMENT "D."—FIVE YEAR OPTIONAL FOR £1,000.

Age.	Annual.	Semi-Annual.*	Quarterly.	Bi-Monthly.	Age.	Annual.	Semi-Annual.*	Quarterly.	Bi-Monthly.
25	£. s. d. 12 14 -	£. s. d. 6 7 -	£. s. d. 3 6 -	£. s. d. 2 4 5	41	£. s. d. 16 14 -	£. s. d. 8 7 -	£. s. d. 4 6 10	£. s. d. 2 18 5
26	12 17 -	6 8 8	3 6 10	2 5 -	42	17 4 -	8 12 -	4 9 5	3 - 3
27	13 - -	6 10 -	3 7 8	2 5 8	43	17 15 -	8 17 8	4 12 5	3 2 3
28	13 4 -	6 12 -	3 8 8	2 6 3	44	18 7 -	9 3 8	4 15 5	3 4 5
29	13 8 -	6 14 -	3 9 8	2 7 -	45	19 2 -	9 11 -	4 19 5	3 6 10
30	13 12 -	6 16 -	3 10 10	2 7 10	46	19 18 -	9 19 -	5 3 5	3 9 8
31	13 17 -	6 18 8	3 12 -	2 8 8	47	20 15 -	10 7 8	5 8 -	3 12 10
32	14 2 -	7 1 -	3 13 5	2 9 5	48	21 14 -	10 17 -	5 12 10	3 16 -
33	14 7 -	7 3 8	3 14 8	2 10 3	49	22 15 -	11 7 8	5 18 5	3 19 8
34	14 12 -	7 6 -	3 16 -	2 11 3	50	23 17 -	11 18 8	6 4 -	4 3 8
35	14 17 -	7 8 8	3 17 3	2 12 3	51	25 2 -	12 11 -	6 10 8	4 7 10
36	15 2 -	7 11 -	3 18 8	2 13 3	52	26 8 -	13 4 -	6 17 3	4 12 5
37	15 7 -	7 13 8	3 19 10	2 14 3	53	27 18 -	13 19 -	7 5 -	4 17 10
38	15 13 -	7 16 8	4 1 5	2 15 3	54	29 12 -	14 16 -	7 14 -	5 3 8
39	15 19 -	7 19 8	4 3 -	2 16 3	55	31 14 -	15 17 -	8 4 10	5 11 -
40	16 6 -	8 3 -	4 4 10	2 17 3					

* First payment must cover at least six months' insurance. Quarterly or Bi-Monthly Rates, if desired, will begin with second payment not earlier than six months from date of insurance.

APPLICABLE TO STATEMENT "E."—TEN YEARS DISTRIBUTION DEPOSIT FOR £1,000.

Age.	Annual.	Semi-Annual.	Quarterly.	Bi-Monthly.	Age.	Annual.	Semi-Annual.	Quarterly.	Bi-Monthly.
25	£. s. d. 13 - -	£. s. d. 6 11 10	£. s. d. 3 6 8	£. s. d. 2 4 10	43	£. s. d. 20 11 -	£. s. d. 10 8 3	£. s. d. 5 5 3	£. s. d. 3 10 10
26	13 3 -	6 13 3	3 7 5	2 5 5	44	21 10 -	10 17 10	5 10 -	3 14 -
27	13 7 -	6 15 3	3 8 5	2 6 -	45	22 10 -	11 7 10	5 15 3	3 17 8
28	13 11 -	6 17 3	3 9 5	2 6 10	46	23 13 -	11 19 8	6 1 -	4 1 5
29	13 15 -	6 19 5	3 10 5	2 7 5	47	24 18 -	12 12 3	6 7 5	4 5 10
30	13 19 -	7 1 5	3 11 5	2 8 -	48	26 4 -	13 5 5	6 14 -	4 10 3
31	14 4 -	7 3 10	3 12 8	2 9 -	49	27 13 -	14 - -	7 1 5	4 15 3
32	14 10 -	7 6 10	3 14 3	2 10 -	50	29 5 -	14 16 3	7 9 8	5 - 10
33	14 16 -	7 10 -	3 15 10	2 11 -	51	30 19 -	15 13 5	7 18 5	5 6 8
34	15 3 -	7 13 5	3 17 8	2 12 3	52	32 18 -	16 12 3	8 7 8	5 13 -
35	15 10 -	7 17 -	3 19 5	2 13 5	53	34 16 -	17 12 5	8 18 -	5 19 10
36	15 19 -	8 1 8	4 1 8	2 15 -	54	36 19 -	18 14 3	9 9 -	6 7 3
37	16 8 -	8 6 3	4 4 -	2 16 8	55	39 6 -	19 18 -	10 1 -	6 15 5
38	16 19 -	8 11 10	4 6 10	2 18 5	56	41 16 -	21 3 5	10 13 10	7 4 -
39	17 10 -	8 17 3	4 9 8	3 - 5	57	44 11 -	22 11 3	11 7 10	7 13 5
40	18 3 -	9 3 10	4 12 10	3 2 8	58	47 8 -	24 - -	12 2 5	8 3 3
41	18 17 -	9 11 -	4 16 5	3 5 -	59	50 12 -	25 12 5	12 18 10	8 14 3
42	19 13 -	9 19 -	5 - 8	3 7 10	60	54 - -	27 6 10	13 16 3	9 6 -

MUTUAL RESERVE FUND LIFE ASSOCIATION OF NEW YORK—*continued.*

APPLICABLE TO STATEMENT "G."—FIVE YEAR COMBINATION OPTION FOR £1,000.

Twenty-five Year Term Extendible.

Age.	Annual.	Semi-Annual.	Quarterly.	Bi-Monthly	Age.	Annual.	Semi-Annual.	Quarterly.	Bi-Monthly.
	£ s. d.	£ s. d.	£ s. d.	£ s. d.		£ s. d.	£ s. d.	£ s. d.	£ s. d.
20	15 10 -	7 16 10	3 19 2	2 13 3	41	26 11 -	13 8 10	6 15 9	4 11 5
21	15 14 -	7 18 10	4 - 2	2 14 -	42	27 13 -	13 19 10	7 1 4	4 15 -
22	13 18 -	8 - 10	4 1 4	2 14 8	43	28 17 -	14 12 -	7 7 6	4 19 3
23	16 3 -	8 3 5	4 2 6	2 15 8	44	30 2 -	15 4 8	7 13 11	5 3 8
24	16 8 -	8 6 -	4 3 9	2 16 5	45	31 9 -	15 18 5	8 - 9	5 8 3
25	16 14 -	8 9 -	4 5 4	2 17 5	46	32 18 -	16 13 -	8 8 2	5 13 3
26	17 - -	8 12 -	4 6 11	2 18 5	47	34 8 -	17 8 3	8 15 9	5 18 5
27	17 7 -	8 15 8	4 8 9	2 19 8	48	36 1 -	18 5 -	9 4 4	6 4 -
28	17 14 -	8 19 3	4 10 6	3 - 10	49	37 17 -	19 3 3	9 13 6	6 10 3
29	18 2 -	9 3 3	4 12 6	3 2 3	50	39 14 -	20 1 10	10 2 11	6 16 8
30	18 10 -	9 7 3	4 14 6	3 3 8	51	41 13 -	21 1 8	10 12 11	7 3 3
31	18 19 -	9 11 10	4 16 11	3 5 3	52	43 14 -	22 2 5	11 3 4	7 10 5
32	19 9 -	9 16 10	4 19 4	3 6 10	53	45 18 -	23 4 8	11 14 6	7 18 -
33	20 - -	10 2 5	5 2 2	3 8 10	54	48 5 -	24 8 5	12 6 6	8 6 -
34	20 12 -	10 8 5	5 5 4	3 10 10	55	50 15 -	25 13 10	12 19 4	8 14 8
35	21 5 -	10 15 -	5 8 6	3 13 -	56	53 8 -	27 - 8	13 12 11	9 3 10
36	21 19 -	11 2 3	5 12 2	3 15 5	57	56 4 -	28 9 -	14 7 4	9 13 5
37	22 15 -	11 10 3	5 16 4	3 18 3	58	59 3 -	29 18 10	15 2 4	10 3 8
38	23 12 -	11 18 10	6 - 6	4 1 3	59	62 5 -	31 10 3	15 18 2	10 14 3
39	24 10 -	12 8 -	6 5 2	4 4 3	60	65 10 -	33 3 -	16 14 9	11 5 5
40	25 10 -	12 18 -	6 10 4	4 7 8					

VI.

The total amount of premiums which has been received from the commencement :—

The Association does not issue policies for classes of Assurance business upon other basis than the Mortality Tables applicable to Assurance for the Whole of Life.

VII. & VIII.

The total amount of immediate annuities on lives :—

The amount of all annuities other than those specified under heading No. VII. :—

The Association does not issue Annuities.

IX.

The average rate of interest at which the Life Assurance Fund of the Company was invested at the close of each year during the period since the last investigation :—

The Life Assurance Fund, as invested, brought the following rates of Interest in the specified years :

1896 -	-	-	-	-	-	-	-	4.64	per cent.
1897 -	-	-	-	-	-	-	-	4.72	" "
1898 -	-	-	-	-	-	-	-	4.62	" "
1899 -	-	-	-	-	-	-	-	4.47	" "
1900 -	-	-	-	-	-	-	-	4.89	" "

making an average of 4.67 per cent. for 5 years; the Average Rate earned at the present time is 4.76 per cent

MUTUAL RESERVE FUND LIFE ASSOCIATION OF NEW YORK.—continued.

X.

A Table of Minimum Values, if any, allowed for the surrender of policies for the whole term of life, and for endowments and endowment assurances, or a statement of the method pursued in calculating such surrender values, with instances of its application to policies of different standing, and taken out at various interval ages from the youngest to the oldest:—

WHOLE LIFE FOR £1,000.
CONTRACT RESERVE.

AGE	PREMIUM.					PREMIUM.					AGE
	Annual	-	-	-	£17 10	Annual	-	-	-	£17 18	
	Semi-Annual	-	-	-	8 17	Semi-Annual	-	-	-	9 1 3	
	Quarterly	-	-	-	4 9 4	Quarterly	-	-	-	4 11 6	
20	Bi-Monthly	-	-	-	3 - 3	Bi-Monthly	-	-	-	3 1 8	21

Extended Insurance.	Paid Insurance.	Loan Value.	Cash Value.	End of Year.	Cash Value.	Loan Value.	Paid Insurance.	Extended Insurance.
Yr. Mo.	£	£	£		£	£	£	Yr. Mo.
0 1	-	-	-	1	-	-	-	0 1
0 2	-	-	-	2	-	-	-	0 2
0 8	22	14	-	3	-	15	22	0 8
1 3	41	21	-	4	-	22	42	1 3
1 10	61	29	21	5	22	30	62	1 10
2 6	80	36	29	6	30	38	82	2 7
3 1	100	44	36	7	38	46	102	3 3
3 10	119	52	44	8	46	54	122	3 11
4 6	139	61	52	9	54	63	142	4 7
5 2	158	69	61	10	63	72	162	5 4
5 11	178	78	69	11	72	82	182	6 1
6 8	197	88	78	12	82	91	202	6 11
7 5	217	97	88	13	91	101	222	7 8
8 3	236	107	97	14	101	111	242	8 6
9 -	256	117	107	15	111	122	262	9 3
9 10	275	128	117	16	122	133	281	10 0
10 7	295	139	128	17	133	144	301	10 9
11 3	314	150	139	18	144	156	321	11 5
11 11	333	161	150	19	156	168	340	12 1
12 6	352	173	161	20	168	180	360	12 8
13 1	371	186	173	21	180	193	379	13 2
13 7	391	199	186	22	193	207	399	13 7
14 -	410	212	199	23	207	220	418	14 0
14 4	429	225	212	24	220	234	437	14 4
14 8	447	239	225	25	234	248	456	14 8
15 7	536	312	297	30	308	323	542	15 4
15 5	615	390	374	35	386	402	622	15 1
14 7	684	472	455	40	468	485	691	14 3
13 11	743	553	537	45	550	566	750	12 11
11 10	793	631	615	50	628	641	797	11 5

MUTUAL RESERVE FUND LIFE ASSOCIATION OF NEW YORK—continued.

X.—continued.

WHOLE LIFE FOR £1,000.

CONTRACT RESERVE.

Age 30.	PREMIUM.				PREMIUM.				Age 31.		
	Annual	-	-	-	£22 7 -	Annual	-	-		-	£22 19 -
	Semi-Annual	-	-	-	11 6 3	Semi-Annual	-	-		-	11 12 3
	Quarterly	-	-	-	5 14 2	Quarterly	-	-		-	5 17 4
	Bi-Monthly	-	-	-	3 16 10	Bi-Monthly	-	-	-	3 19 -	
Extended Insurance.		Paid Insurance.	Loan Value.	Cash Value.	End of Year.	Cash Value.	Loan Value.	Paid Insurance.	Extended Insurance.		
Yr. Mo.	£	£	£		£	£	£		Yr. Mo.		
0 1	-	-	-	1	-	-	-		0 1		
0 2	-	-	-	2	-	-	-		0 2		
0 11	30	22	-	3	-	23	31		1 0		
1 9	55	33	-	4	-	35	56		1 10		
2 7	79	44	33	5	35	46	82		2 8		
3 5	104	55	44	6	46	58	106		3 6		
4 3	128	67	55	7	58	70	131		4 4		
5 2	152	79	67	8	70	83	156		5 3		
6 0	176	92	79	9	83	96	181		6 2		
6 10	200	105	92	10	96	109	206		7 0		
7 8	225	118	105	11	109	123	230		7 9		
8 5	248	132	118	12	123	136	255		8 6		
9 2	272	147	132	13	136	153	279		9 2		
9 10	298	161	147	14	153	168	303		9 10		
10 5	320	176	161	15	168	183	327		10 4		
10 11	343	191	176	16	183	199	350		10 10		
11 4	365	207	191	17	199	215	373		11 4		
11 9	387	223	207	18	215	231	395		11 8		
12 1	410	239	223	19	231	247	417		12 0		
12 5	430	255	239	20	247	264	438		12 3		
12 8	451	271	255	21	264	281	458		12 6		
12 10	472	288	271	22	281	298	478		12 8		
12 11	491	305	288	23	298	315	498		12 9		
13 1	510	322	305	24	315	333	517		12 10		
13 1	529	339	322	25	333	351	536		12 10		
12 10	614	427	410	30	422	439	622		12 6		
12 1	689	515	498	35	510	528	695		11 8		
10 11	750	599	583	40	595	611	756		10 6		
9 7	802	676	661	45	673	687	807		9 2		
8 1	842	745	732	50	742	755	846		7 9		

MUTUAL RESERVE FUND LIFE ASSOCIATION OF NEW YORK—continued.

X.—continued.

WHOLE LIFE FOR £1,000.

CONTRACT RESERVE.

Age	PREMIUM.				PREMIUM.				Age
	Annual -	-	-	£30 8 -	Annual -	-	-	£31 10 0	
	Semi-Annual	-	-	15 7 10	Semi-Annual	-	-	15 18 10	
	Quarterly	-	-	7 15 4	Quarterly	-	-	8 - 11	
	Bi-Monthly	-	-	5 4 8	Bi-Monthly	-	-	5 8 5	
40								41	

Extended Insurance.	Paid Insurance.	Loan Value.	Cash Value.	End of Year.	Cash Value.	Loan Value.	Paid Insurance.	Extended Insurance.
Yr. Mo.	£	£	£		£	£	£	Yr. Mo.
0 1	-	-	-	1	-	-	-	0 1
0 4	-	-	-	2	-	-	-	0 4
1 4	42	36	-	3	-	38	44	1 5
2 4	74	53	-	4	-	55	76	2 5
3 4	106	70	53	5	55	73	108	3 4
4 3	136	87	70	6	73	90	139	4 3
5 1	166	104	87	7	90	109	170	5 1
5 10	196	122	104	8	109	127	200	5 10
6 7	225	140	122	9	127	146	229	6 6
7 3	253	159	140	10	146	164	257	7 2
7 9	281	177	159	11	164	184	286	7 8
8 4	308	196	177	12	184	203	313	8 2
8 9	334	215	196	13	203	222	339	8 7
9 1	360	234	215	14	222	242	365	8 11
9 5	385	254	234	15	242	262	390	9 3
9 8	409	273	254	16	262	282	415	9 6
9 11	433	293	273	17	282	302	438	9 8
10 1	456	313	293	18	302	323	461	9 9
10 2	478	333	313	19	323	343	484	9 11
10 3	500	353	333	20	343	363	506	9 11
10 3	521	373	353	21	363	383	527	9 11
10 3	541	393	373	22	383	404	547	9 11
10 3	561	413	393	23	404	424	567	9 11
10 2	580	433	413	24	424	444	586	9 10
10 1	598	452	433	25	444	463	604	9 9
9 5	680	547	528	30	539	558	698	9 1
8 6	748	633	617	35	627	644	752	8 1
7 4	801	710	696	40	706	720	804	7 -
5 11	843	780	766	45	776	790	846	5 8
4 4	881	846	833	50	843	855	886	3 11

MUTUAL RESERVE FUND LIFE ASSOCIATION OF NEW YORK—continued.

X.—continued.

WHOLE LIFE FOR £1,000.

CONTRACT RESERVE.

AGE	PREMIUM.				PREMIUM.				AGE		
	Annual -	-	-	-	£44 18 -	Annual -	-	-		-	£46 18 -
	Semi-Annual	-	-	-	22 14 8	Semi-Annual	-	-		-	23 14 10
	Quarterly	-	-	-	11 9 6	Quarterly	-	-		-	11 19 9
	Bi-Monthly	-	-	-	7 14 5	Bi-Monthly	-	-		-	8 1 5
50										51	

Extended Insurance.	Paid Insurance.	Loan Value.	Cash Value.	End of Year.	Cash Value.	Loan Value.	Paid Insurance.	Extended Insurance.
Yr. Mo.	£.	£.	£.		£.	£.	£.	Yr. Mo.
0 1	-	-	-	1	-	-	-	0 1
0 4	-	-	-	2	-	-	-	0 4
1 4	51	53	-	3	-	54	51	1 3
2 3	88	76	-	4	-	78	89	2 2
3 0	125	99	76	5	78	102	126	2 11
3 9	160	123	99	6	102	127	162	3 8
4 5	195	146	123	7	127	151	197	4 3
4 11	228	170	146	8	151	176	231	4 10
5 5	260	194	170	9	176	200	264	5 3
5 10	292	218	194	10	200	225	295	5 8
6 2	322	243	218	11	225	249	326	6 0
6 6	352	267	243	12	249	274	356	6 3
6 9	381	290	267	13	274	298	385	6 6
6 11	408	314	290	14	298	322	412	6 8
7 0	435	338	314	15	322	346	439	6 9
7 2	460	361	338	16	346	370	465	6 10
7 3	485	384	361	17	370	393	489	6 11
7 3	508	407	384	18	393	416	513	7 0
7 3	531	429	407	19	416	439	536	7 0
7 3	553	452	429	20	439	461	558	6 11
7 2	574	473	452	21	461	483	578	6 11
7 2	594	495	473	22	483	504	599	6 10
7 1	614	515	495	23	504	525	618	6 9
7 0	632	536	515	24	525	545	637	6 8
6 10	650	556	536	25	545	565	654	6 7
6 2	727	649	631	30	640	658	730	5 10
5 2	788	732	716	35	726	742	791	4 10
3 10	842	811	796	40	807	822	848	3 7
2 6	893	874	864	45	871	878	897	2 2

MUTUAL RESERVE FUND LIFE ASSOCIATION OF NEW YORK—continued.

X.—continued.

WHOLE LIFE FOR £1,000.

CONTRACT RESERVE.

					PREMIUM.					
Age					Annual -	-	-	-	-	£71 10 -
60					Semi-Annual	-	-	-	-	36 3 10
					Quarterly	-	-	-	-	18 5 6
					Bi-Monthly	-	-	-	-	12 6 -

End of Year.	Extended Insurance.		Paid Insurance.	Loan Value.	Cash Value.	End of Year.	Extended Insurance.		Paid Insurance.	Loan Value.	Cash Value.
	Yr.	Mo.	£	£	£		Yr.	Mo.	£	£	£
1	-	1	-	-	-	15	4	7	473	416	390
2	-	2	-	-	-	16	4	7	499	441	416
3	-	11	55	69	-	17	4	7	524	466	441
4	1	7	98	100	-	18	4	7	548	490	466
5	2	2	139	131	100	19	4	7	570	514	490
6	2	8	179	162	131	20	4	7	592	537	514
7	3	1	217	192	162	21	4	6	612	559	537
8	3	5	254	222	192	22	4	5	632	581	559
9	3	8	289	251	222	23	4	4	651	603	581
10	3	11	323	280	251	24	4	3	669	625	603
11	4	2	356	308	280	25	4	1	687	646	625
12	4	4	390	336	308	30	3	3	772	749	729
13	4	5	417	363	336	35	2	-	844	831	818
14	4	6	445	390	363						

NOTE.

Separate statements to be furnished for business at other than European Rates, together with a statement of the manner in which policies on unhealthy lives are dealt with.

No business effected at other than European Rates, nor does it issue policies on unhealthy lives.

We, Frederick A. Burnham (President), George W. Harper (Director), Hillary Bell (Director), George Burnham, Junr., (Director), and George D. Eldridge (Actuary), do hereby certify that the foregoing statement of the "Mutual Reserve Fund Life Association," of the City of New York, and State of New York, United States of America, for the Year ending on the 31st day of December, 1900, and for the five years ending on the 31st day of December, 1900, is correct.

Frederick A. Burnham, President.
George W. Harper,
Hillary Bell,
George Burnham, Junr. } Directors.
George D. Eldridge, Actuary.

MUTUAL RESERVE FUND LIFE ASSOCIATION OF NEW YORK—*continued.*

Sir,

Board of Trade (Finance Department), 7, Whitehall Gardens,
London, S.W., 18th October, 1901.

I AM directed by the Board of Trade to acknowledge the receipt of your letter of the 30th ultimo, enclosing the Valuation Returns of the Association as at 31st December last.

It is observed from the reply to Q. 2 of Schedule V., that upon the present occasion, policies effected since 30th June, 1899, have been valued as insurances for the whole of life, subject to a modified net premium, but that, as regards policies effected up to the above date, which appear to constitute the major part of the business, the unexpired portion of the current risk premium is alone reserved. As pointed out by the Board of Trade in connection with previous Valuation Returns lodged by the Association the reserve of the unexpired risk premium cannot be regarded as a compliance with the Life Assurance Companies Act of 1870, which requires a statement of the net liability, as ascertained by setting against the value of the sum assured payable at death the value of the net premiums receivable throughout life.

As the present returns show in respect of the larger portion of the business of the Association the same features which have been previously objected to, the Board of Trade cannot regard them as complying with the Act, and have no option but to present them to Parliament under the provisions of Section 3 of the Life Assurance Companies Act of 1872, together with a copy of the correspondence.

I am also to point out that, apart from the above grounds of objection, the returns would not be acceptable in their present form for the following reasons:—that the office yearly premiums, the net premiums, and the values of office premiums are omitted from the Valuation Summary: that in the Sixth Schedule the amount of the office premiums receivable annually in respect of the several classes of assurance, required in reply to Questions 3 and 5 of the Schedule, are throughout omitted; that the bonuses are only separately returned in a single class of participating assurances (that of yearly renewable term assurances): and that the particulars as furnished under the Sixth Schedule, in respect of the different classes of assurance, appear to make up totals which differ in almost every case from those stated for the corresponding classes in the Valuation Summary.

I am, etc.

(signed) T. W. P. Blomefield.

The Comptroller of the
Mutual Reserve Fund Life Association,
79, Cannon Street, E.C.

Sir,

Mutual Reserve Fund Life Association, Head Office, New York, Chief Office for Great Britain,
79, Cannon Street, London, E.C., 27th November, 1901.

IN reference to your favour of the 18th October last, I beg to inform you that the same was duly submitted to our Actuary at the Head Office at New York, and I am now in receipt of a Supplementary Statement made by him dealing with the criticisms you have passed in the aforementioned communication.

I venture to send you copy of the letter enclosing the same from which you will see that I am requested to ask permission to file this Supplementary Statement with our Accounts, and on hearing from you that you will accept the same, I will immediately have the same printed and deposit it with you.

I would also be glad to attend any appointment you might make, should you desire a personal interview.

Yours, &c.

(signed) W. Stone,
Comptroller.

The Assistant Secretary,
Finance Department, Board of Trade, Whitehall, S.W.

Dear Sir,

Mutual Reserve Fund Life Association, New York,
15 November, 1901.

I HAVE been delayed in sending the Supplementary Statement which I desired you to obtain permission to file with the Board of Trade, by reason of a brief illness which confined me to the house for several days. I, however, hand you herewith enclosed the document in question, which you will see makes no alteration whatever in our net liability as set forth in the original statement. I have, however, conformed the methods to meet the criticism of the Board of Trade, have corrected the unfortunate errors that crept into the schedules and answered further the objections raised by the Board of Trade. Where it called attention to omission of matters that were regarded as necessary, I have supplied the same.

I hope you will be able to procure the filing of this Supplementary Statement, and that it will cover the matters desired.

With kindest personal regards.

I am, &c.,

(signed) Geo. D. Eldridge,
Vice-President.

Mr. W. Stone, Comptroller,
79, Cannon Street, London, E.C., England.

Dear Sir

Mutual Reserve Fund Life Association, Head Office, New York, Chief Office for Great Britain,
79, Cannon Street, London, E.C., December 11th, 1901

I HAVE now the pleasure to hand you herewith three copies of the Valuation, with the corrections and supplement I had the pleasure of laying before you a few days since, together with the Official Certificate as to its correctness.

I trust that the same will appear in the Blue Book in due course.

I am, &c.

(signed) W. Stone,
Comptroller.

The Assistant Secretary,
Finance Department, Board of Trade, Whitehall, S.W.

MUTUAL RESERVE FUND LIFE ASSOCIATION OF NEW YORK—*continued.*

(Fifth Schedule.)

II.

The principles upon which the valuation and distribution of profits among the policy-holders are made, and whether these principles were determined by the instrument constituting the company, or by its regulations or bye-laws, or otherwise:—

Supplementing answer already given to this question in the Valuation Statement of December 31st, 1900, and covering the objection raised by the Board of Trade to the Valuation of Yearly Renewable Term Policies, there is filed herewith a supplementary "Summary and Valuation of the Policies of the Mutual Reserve Fund Life Association of New York as at 31st December, 1900," wherein said Yearly Renewable Term Policies are valued by giving the value by the Actuaries' Table of Mortality with interest at four per cent. of the sums assured and bonuses, and, also, the present value by the same standard of the net yearly premiums.

The difference between these two sums is charged as the net liability, and is the same as that given in the original summary and valuation, and that it is correct is attested by the fact that under Yearly Renewable Term Insurance the future value of premiums receivable during the year must be equal to the present value of the insurance to be had during the year, excepting to the extent to which premiums have been paid in advance, and under the method of reporting contained in the original Valuation and Summary, the Association charged itself with a net liability equal to the net premiums paid in advance, or, in other words, equal to the difference between the present value of the sums insured and the present value of the net premiums to be received, its departure from the Schedules being in the method and not in the matter, of the Valuation Schedule.

Supplementing that portion of the answer which relates to the distribution of bonuses for the purpose of meeting the objection raised by the Board of Trade to the fact that bonuses have been listed separately only in the case of one form of policy, attention is called to the fact stated in the original answer that under other forms of policies the contract period for the apportionment of bonuses had not arrived and, therefore, there exists no apportioned bonuses as of December 31st, 1900, to be listed as indicated.

In this connection attention is called to the fact that this method of distribution of bonuses is different to that which prevails in English Companies, and, therefore, the practice of the English Companies cannot be taken as an indication of the listings proper to call for.

VII.

SUMMARY AND VALUATION of the Policies of the Mutual Reserve Fund Life Association of New York, as at 31st December, 1900.

DESCRIPTION OF TRANSACTIONS.	PARTICULARS OF THE POLICIES FOR VALUATION.				VALUATION.			
	Number of Policies.	Sums Assured and Bonuses.	Office Yearly Premiums.	Net Yearly Premiums if ascertained.	Value by the Actuaries Table of Mortality. Interest 4 per cent.			
					Sums Assured and Bonuses.	Office Yearly Premiums.	Net Yearly Premiums if computed.	Net Liability.
ASSURANCES.								
I.—WITH PARTICIPATION IN PROFITS.								
For Whole Life Term	21,848	£. s. d. 9,790,025 17 5	£. s. d. 383,888 10 -	£. s. d. 392,301 - 6	£. s. d. 4,854,503 16 5	£. s. d. 3,833,209 1 4	£. s. d. 2,988,270 9 3	£. s. d. 1,306,223 7 2
Other Classes:								
Yearly Renewable Term	52,111	36,419,876 7 9	671,877 16 6	526,777 18 6	347,259 2 1	308,996 18 3	240,774 3 1	106,484 19 -
Five Year Term	993	445,123 4 1	9,008 13 11	6,225 13 4	24,881 2 8	35,656 18 3	22,109 2 9	2,771 19 11
Ten Year Renewable Term	1,221	465,862 8 5	13,967 14 -	10,527 12 4	33,664 13 2	46,282 2 2	34,573 2 8	4,091 10 6
Twenty Year Term	4	1,437 7 5	23 10 10	18 17 10	131 8 3	172 18 2	124 14 6	6 13 9
Twenty-five Year Extendible Term	741	284,917 17 3	6,660 - 10	4,832 4 9	79,887 8 -	101,016 1 7	77,010 4 1	2,877 3 11
TOTAL Assurances with Profits	76,918	37,407,248 2 4	1,085,406 6 1	840,683 7 3	5,345,327 10 7	4,330,333 19 9	3,362,861 16 4	1,982,465 14 3
II.—WITHOUT PARTICIPATION IN PROFITS.								
For Whole Life Term	514	218,911 14 1	4,455 7 -	3,896 1 5	62,777 19 6	68,423 18 6	60,894 18 8	2,383 - 10
Other Classes:								
Yearly Renewable Term	3,644	1,237,732 6 10	20,571 19 -	16,276 18 -	11,820 6 11	10,949 4 7	8,865 5 2	2,965 1 9
TOTAL Assurances without Profits	4,158	1,456,694 - 11	25,027 6 -	20,171 19 5	74,598 6 5	79,372 18 1	69,260 3 10	5,338 2 7
TOTAL Assurances	81,076	38,863,937 3 3	1,110,433 12 1	860,855 6 8	5,419,925 17 -	4,409,706 17 10	3,432,122 - 2	1,987,803 16 10
Deduct Re-Assurances								
Net Amount of Assurances Adjustments, if any								
ANNUITIES.								
Immediate								
Other Classes								
TOTAL of the Results	81,076	38,863,937 3 3	1,110,433 12 1	860,855 6 8	5,419,925 17 -	4,409,706 17 10	3,432,122 - 2	1,987,803 16 10

Note.—Throughout this Statement £. sterling is reckoned equal to 4 dollars and 87 cents currency.

MUTUAL RESERVE FUND LIFE ASSOCIATION OF NEW YORK—*continued.*

(Sixth Schedule.)

II.

"A."—AMOUNT ASSURED ON LIVES FOR WHOLE TERM OF LIFE, with Participation in Profits,
31st December, 1900.

Age.	Number.	Amount.	Age.	Number.	Amount.	Age.	Number.	Amount.
		£. s. d.			£. s. d.			£. s. d.
16	1	513 6 11	40	552	232,710 9 5	63	426	217,890 3 10
17	6	1,232 - 8				64	426	210,549 6 8
18	21	5,030 16 -	41	529	225,101 13 8	65	305	154,378 16 1
19	21	4,517 9 1	42	555	220,723 17 4			
20	40	9,794 13 3	43	566	256,243 - -	66	275	136,365 2 -
			44	509	236,437 8 7	67	283	137,715 3 1
21	77	20,287 9 6	45	596	270,275 3 4	68	179	94,620 2 1
22	71	30,169 8 1				69	154	73,228 18 3
23	82	17,982 10 11	46	572	270,138 12 4	70	136	64,091 5 -
24	136	40,893 4 6	47	653	307,477 9 8			
25	162	41,555 8 -	48	667	323,141 14 8	71	100	54,902 10 -
			49	685	303,798 16 11	72	89	34,496 17 7
26	168	45,646 15 4	50	651	322,345 19 11	73	67	29,748 8 5
27	197	54,568 15 9				74	63	25,266 18 2
28	199	58,357 5 11	51	749	367,541 2 3	75	55	26,206 6 8
29	235	69,194 - 11	52	695	357,489 15 9			
30	274	73,121 3 -	53	696	353,651 3 10	76	25	15,888 1 10
			54	676	354,337 16 10	77	9	6,365 10 -
31	309	91,374 14 11	55	714	353,230 17 7	78	12	5,056 9 7
32	320	105,995 17 11				79	9	3,792 15 4
33	353	119,142 14 3	56	660	357,530 17 1	80	4	1,129 7 3
34	338	109,572 18 5	57	598	335,451 7 6			
35	399	120,066 14 9	58	613	234,969 5 10	81	4	1,950 14 5
			59	522	265,150 3 1	82	1	1,540 - 10
36	387	130,985 12 6	60	587	283,603 14 11	84	1	1,540 - 10
37	432	159,789 10 7				85	1	1,026 13 11
38	468	168,254 12 5	61	486	247,546 3 11			
39	516	183,387 1 4	62	481	251,935 6 3		21,848	9,790,025 17 5

"B."—AMOUNT ASSURED ON LIVES FOR WHOLE TERM OF LIFE, without Participation in Profits,
31st December, 1900.

Age.	Number.	Amount.	Age.	Number.	Amount.	Age.	Number.	Amount.
		£. s. d.			£. s. d.			£. s. d.
16	1	410 13 7	32	12	4,722 15 10	48	7	3,696 2 -
17	1	205 6 9	33	17	5,133 9 5	49	10	8,521 11 3
18	-	-	34	7	2,361 7 11	50	11	6,468 3 6
19	1	205 6 9	35	9	2,874 14 11	51	13	7,597 10 9
20	8	1,642 14 3	36	13	3,388 1 10	52	8	4,414 15 8
21	8	2,669 8 1	37	8	3,182 15 1	53	6	2,782 6 10
22	5	1,026 13 11	38	12	9,240 4 -	54	-	-
23	4	821 7 1	39	11	3,182 15 1	55	4	4,312 2 3
24	9	2,566 14 9	40	8	3,490 15 3	56	10	4,620 2 6
25	9	2,156 1 2	41	11	5,544 3 -	57	2	616 - 4
26	11	4,106 15 6	42	7	3,182 15 1	58	1	2,053 7 9
27	9	3,696 2 -	43	11	5,852 3 2	59	1	410 13 7
28	10	3,285 8 5	44	13	4,620 2 6	60	1	410 13 7
29	15	5,544 3 -	45	15	4,219 14 4	61	1	410 13 7
30	19	5,236 2 10	46	4	3,285 8 5		*154	66,940 9 1
31	10	4,517 9 1	47	7	3,285 8 5			
							514	218,911 14 1

* Policies under Extended Insurance.

MUTUAL RESERVE FUND LIFE ASSOCIATION OF NEW YORK. —continued.

IV.

“C.”—AMOUNT ASSURED ON LIVES, YEARLY RENEWABLE TERM INSURANCE, With Participation in Profits, 31st December, 1900.

Age.	Number.	Amount.	Bonuses which have been issued or apportioned to Members.		Age.	Number.	Amount.	Bonuses which have been issued or apportioned to Members.	
			Number.	Amount.				Number.	Amount.
		£. s. d.		£. s. d.			£. s. d.		£. s. d.
17	1	205 6 9	—	—	51	1,995	1,148,947 12 9	30	262 11 11
18	2	410 13 7	—	—	52	1,930	1,135,210 9 4	37	315 6 3
19	6	2,053 7 9	—	—	53	1,880	1,086,226 18	27	160 2 2
20	11	2,699 8 1	—	—	54	1,876	1,156,791 11 7	36	274 1 5
21	22	5,687 17 9	—	—	55	1,752	1,000,975 6 5	38	230 15 3
22	44	10,667 7	—	—	56	1,775	1,007,279 4 1	35	210 — 7
23	75	21,642 14 3	—	—	57	1,539	876,555 7 2	36	336 18 1
24	77	24,938 8 —	—	—	58	1,371	775,600 3 2	24	149 6 3
25	115	33,502 12 7	—	—	59	1,248	744,486 1 4	37	214 10 1
26	154	45,010 5 4	—	—	60	1,248	642,491 15 8	25	158 14 9
27	216	66,704 6 3	1	11 16 1	61	992	527,715 12 1	26	157 8 4
28	263	85,816 4 5	2	1 — 10	62	849	463,778 4 8	20	127 12 4
29	305	102,577 — 1	—	—	63	738	405,030 16 4	16	128 5 4
30	461	148,407 12 —	1	16 8	64	635	333,901 — 3	18	171 7 3
31	531	183,557 10	1	1 5 —	65	504	280,010 5 4	13	127 15 9
32	672	243,439 8 6	3	2 1 8	66	402	254,953 16 —	20	228 5 9
33	804	292,248 9 3	2	1 13 4	67	305	174,466 2 4	14	161 11 11
34	855	323,182 17 4	3	2 1 8	68	210	123,542 2 10	11	201 8 1
35	914	324,630 10 1	2	1 5 —	69	168	103,958 18 —	12	171 1 5
36	1,054	430,333 15 1	2	— 16 10	70	97	61,088 5 11	8	60 5 1
37	1,189	486,901 16 —	5	5 10 —	71	70	42,351 2 7	5	118 8 4
38	1,295	539,116 14 —	5	12 11 10	72	49	27,720 14 9	3	41 2 8
39	1,423	593,238 5 2	6	5 4 —	73	57	37,371 13 4	6	95 5 2
40	1,555	666,499 3 4	15	20 14 1	74	30	22,073 18 6	2	60 17 11
41	1,636	709,072 7 4	10	32 12 4	75	28	18,377 16 6	2	37 1 8
42	1,653	749,491 16 1	2	3 — 4	76	14	10,061 12 1	—	—
43	1,817	860,921 18 4	18	104 1 1	77	14	9,599 11 1	—	—
44	1,860	935,852 3 3	19	46 15 2	78	7	4,106 15 5	—	—
45	1,832	896,584 16 1	29	92 11 4	79	7	5,133 9 4	3	96 18 8
46	1,879	947,823 8 7	18	89 4 1	80	8	5,133 9 4	1	42 5 4
47	1,906	1,012,992 14 10	27	138 12 10	81	10	5,030 16 —	4	103 19 11
48	1,846	992,320 5 11	26	181 15 2	82	1	1,026 13 11	1	50 11 5
49	1,978	1,095,679 13 5	24	153 — 7	84	1	61 12 1	—	—
50	1,952	1,094,486 13 2	30	140 3 4					
					32,111		26,419,876 7 9	761	5,551 2 4

“D.”—AMOUNT ASSURED ON LIVES, FIVE YEAR RENEWABLE TERM INSURANCE, With Participation in Profits, 31st December, 1900.

Age.	Number.	Amount.	Age.	Number.	Amount.	Age.	Number.	Amount.
		£. s. d.			£. s. d.			£. s. d.
18	1	205 6 9	37	31	14,989 14 10	55	15	8,008 4 4
20	1	205 6 9	38	42	13,244 7 1	56	7	3,490 15 3
21	5	1,334 14 1	39	29	14,887 1 3	57	3	821 7 1
22	6	1,848 1 —	40	38	16,901 15 9	58	4	2,361 8
23	9	2,053 7 9	41	31	11,601 12 10	59	3	1,437 7 5
24	16	5,749 9 9	42	41	21,355 7 7	60	3	821 7 1
25	12	3,080 1 8	43	44	27,618 1 7	61	4	821 7 1
26	20	5,852 3 2	44	28	15,400 8 2	62	4	1,026 13 11
27	22	7,186 17 2	45	45	21,149 10 6	63	2	410 13 6
28	16	6,981 10 5	46	37	18,993 16 9	64	2	513 6 11
29	19	6,776 3 7	47	32	12,079 13 5	65	4	1,026 13 11
30	22	7,597 10 7	48	35	13,449 13 10	66	2	616 — 4
31	28	13,655 — 7	49	36	15,451 14 11	67	1	205 6 9
32	22	9,240 5 —	50	35	12,731 — 1	68	1	410 13 7
33	28	12,833 13 6	51	29	16,221 11 5	72	1	205 6 9
34	27	12,987 13 7	52	29	19,815 3 11			
35	27	9,342 18 4	53	21	14,117 9 —			
36	34	16,940 9 —	54	30	18,377 16 7			
						993		445,123 4 1

MUTUAL RESERVE FUND LIFE ASSOCIATION OF NEW YORK. *—continued.*

IV.—continued.

**"E"—AMOUNT ASSURED ON LIVES, TEN YEAR RENEWABLE TERM INSURANCE,
With Participation in Profits, 31st December, 1900.**

Age.	Number.	Amount.	Age.	Number.	Amount.	Age.	Number.	Amount.
		£. s. d.			£. s. d.			£. s. d.
18	2	102 13 5	41	34	11,663 4 10	62	20	5,800 16 5
20	1	205 6 9	42	35	11,334 14 1	63	24	9,548 5 1
			43	36	9,851 2 8	64	7	2,489 14 9
21	1	154 - -	44	36	15,749 9 9	65	2	821 7 1
23	7	1,006 3 3	45	30	11,632 8 10			
24	1	205 6 9				66	9	3,465 1 9
25	4	841 17 9	46	39	13,921 19 5	67	3	718 13 9
			47	26	7,299 15 10	68	4	1,052 7 3
26	8	3,593 8 7	48	41	20,118 1 5	69	1	513 6 11
27	11	2,186 17 2	49	47	21,868 11 10	70	2	1,155 - 7
28	17	4,435 6 4	50	27	15,667 7 1			
29	7	2,299 15 11				71	6	2,156 1 2
30	19	4,373 14 4	51	57	20,102 13 5	72	2	169 8 1
			52	42	15,667 7 1	73	1	1,026 13 11
31	25	6,652 19 7	53	42	20,225 17 3	74	-	-
32	17	4,548 5 -	54	51	26,976 7 11	75	2	513 6 11
33	21	7,299 15 10	55	48	16,704 6 3	76	2	308 - 2
34	33	7,289 10 6				77	2	770 - 5
35	17	7,053 7 8	56	46	10,200 15 8	78	2	256 13 6
			57	35	20,000 - -	79	2	1,540 - 10
36	19	6,817 4 11	58	29	12,802 17 7	80	1	1,026 13 11
37	20	6,098 11 3	59	48	16,981 10 5	81	1	1,026 13 11
38	24	7,874 14 10	60	20	11,190 19 3	82	-	-
39	36	12,597 10 7				83	1	1,026 13 11
40	44	15,349 1 6	61	24	10,472 5 7		1,221	465,862 8 5

"F."—AMOUNT ASSURED ON LIVES, TWENTY YEAR TERM INSURANCE, With Participation in Profits.
31st December, 1900.

Age.	Number.	Amount.
$\pounds\ s.\ d.$		$\pounds\ s.\ d.$
28	1	205 6 9

Age.	Number.	Amount.
$\pounds\ s.\ d.$		$\pounds\ s.\ d.$
31	1	410 13 7

Age.	Number.	Amount.
$\pounds\ s.\ d.$		$\pounds\ s.\ d.$
41	2	821 7 1
	4	1,437 7 5

“G.”—AMOUNT ASSURED ON LIVES, TWENTY-FIVE YEAR TERM EXTENDIBLE INSURANCE, With Participation in Profits, 31st December, 1900.

Age.	Number.	Amount.	Age.	Number.	Amount.	Age.	Number.	Amount.
		£. s. d.			£. s. d.			£. s. d.
17	1	102 13 5	32	22	7,084 3 4	47	21	9,209 2 5
18	1	51 6 8	33	28	9,804 18 7	48	14	4,024 12 10
19	3	821 7 1	34	17	6,088 5 10	49	26	16,119 1 11
20	2	205 6 9	35	19	6,160 3 4	50	19	10,523 12 4
21	2	616 8 6	36	31	9,106 15 5	51	18	7,063 13 2
22	5	2,310 1 3	37	18	5,236 2 10	52	15	10,164 5 6
23	6	1,180 14 -	38	25	8,757 11 11	53	25	5,790 11 2
24	10	3,470 4 5	39	32	8,870 12 10	54	15	4,127 6 1
25	14	2,669 8 2	40	32	12,772 1 7	55	10	3,696 1 11
26	9	2,258 14 6	41	19	8,501 - 7	56	17	6,776 3 9
27	14	2,669 8 2	42	27	9,804 18 7	57	6	2,310 1 3
28	17	9,137 11 6	43	30	16,119 2 -	58	5	1,334 14 1
29	11	2,566 14 9	44	21	7,207 7 9	59	11	6,365 10 -
30	38	10,061 12 1	45	30	21,909 13 2	60	4	2,053 7 9
31	19	6,262 16 9	46	29	10,472 5 8	61	3	3,080 1 8
						741		284,917 17 3

MUTUAL RESERVE FUND LIFE ASSOCIATION OF NEW YORK—*continued.*IV.—*continued.*

"H."—AMOUNT ASSURED ON LIVES, ONE YEAR RENEWABLE TERM INSURANCE, Without Participation in Profits, 31st December, 1900.

Age.	Number.	Amount.	Age.	Number.	Amount.	Age.	Number.	Amount.
		£. s. d.			£. s. d.			£. s. d.
23	1	205 6 9	41	110	34,086 5 -	59	88	30,390 2 5
24	3	821 7 1	42	112	37,371 13 3	60	105	35,934 5 10
25	3	821 7 1	43	126	43,121 3 1	61	91	33,880 16 4
26	4	1,026 13 11	44	112	39,630 8 -	62	62	21,765 18 5
27	10	2,669 8 1	45	132	46,201 3 5	63	51	19,712 10 5
28	14	3,696 2 -	46	146	50,102 14 2	64	44	18,891 3 4
29	17	4,928 2 8	47	122	39,835 14 7	65	31	11,293 12 9
30	11	2,874 14 10	48	140	43,942 10 -	66	18	6,981 10 5
			49	156	53,593 9 -	67	29	11,293 12 9
			50	144	50,313 11 -	68	18	6,981 10 5
31	22	5,954 16 6				69	21	8,418 17 11
32	32	8,829 11 5				70	11	4,311 2 4
33	36	12,114 19 9	51	164	57,905 11 5			
34	40	13,141 13 9	52	163	58,110 18 2			
35	66	19,712 10 5	53	144	48,459 19 -	71	16	6,160 3 4
36	65	19,096 10 3	54	131	41,889 11 3	72	10	4,311 2 4
37	80	24,844 4 -	55	122	42,505 1 7	73	5	2,258 14 7
38	77	25,049 10 9	56	103	34,291 10 9	74	2	821 7 1
39	94	29,774 2 9	57	134	45,585 8 10	75	6	2,874 14 10
40	97	32,032 17 2	58	101	35,934 5 10	76	2	1,026 13 10
							3,644	1,237,782 16 10

WE, Frederick A. Burnham, President, George W. Harper, Director, Hillary Bell, Director, George Burnham, Jun., Director, and George D. Eldridge, Actuary, do certify that the foregoing Supplementary Statement of the Mutual Reserve Fund Life Association of the City of New York and State of New York, United States of America, for the year and for the five years ending on the 31st day of December, 1900, is hereby made to the Board of Trade, for the purpose of covering certain omissions and variations of method in the original Statement certified to under date of the 3rd day of September, 1901, to which omissions and variations of method the attention of the Association was called by letter, dated Board of Trade, Finance Department, 7, Whitehall Gardens, London, S.W., 18th October, 1901, and that said Supplementary Statement is correct.

Frederick A. Burnham, President.
George W. Harper, }
Hillary Bell, } Directors.
Geo. Burnham, }
George D. Eldridge, Actuary.

Board of Trade (Finance Department), 7, Whitehall Gardens,
London, S.W., 21 December, 1901.

Sir,

I AM directed by the Board of Trade to acknowledge the receipt of your letter of the 11th instant enclosing the revised returns of the Association as at 31st December last.

The Board of Trade observe that in these returns the office yearly premiums, the net yearly premiums and the value of office premiums are now supplied for each class of assurance. They remark, however, that in the class of "Yearly Renewable Term" assurances the value of the sums assured and of the net premiums and the resulting net liability are computed only in respect of the unexpired portion of the current year's risk; and this is confirmed by the supplementary reply to Q 2 of Schedule 5.

As has been previously pointed out, a valuation conducted upon this method cannot be regarded as in compliance with the Act of 1870 which requires a valuation of the sum assured and of the net premium throughout the whole of life.

The Board of Trade therefore propose to lay the original and revised returns before Parliament with the correspondence, under the provisions of Sec. 3 of the Act of 1872.

I am further to point out that, although the supplementary returns now lodged under Schedule VI. supply particulars of the sums assured for each year of life, which are in agreement with the amounts stated in the valuation summary, the particulars of the amount of premium receivable for each year of life, corresponding to these sums assured, required in reply to Q. 3 and 5 of the Schedule are still omitted.

The Comptroller of the
Mutual Reserve Fund Life Association,
79, Cannon Street, E.C.

I am, &c.
(signed) T. W. P. Blomefield.

S U M M A R Y

OF THE

LIFE ASSURANCE AND ANNUITY REVENUE ACCOUNTS,

AND OF THE

GENERAL BALANCE SHEETS.

In compiling this Summary the Accounts of twelve Companies making Returns to the Board of Trade, namely, the Law Reversionary Interest Society (Limited), the Australian Mutual Provident Society, the Colonial Mutual Life Assurance Society (Limited), the Equitable Life Assurance Society of the United States, the Supreme Court Independent Order of Foresters (of Toronto), the Mutual Life Association of Australasia, the Mutual Life Insurance Company of New York, the Mutual Reserve Fund Life Association of New York, the National Mutual Life Association of Australasia (Limited), the New York Life Insurance Company, the Phénix Life Assurance Company (of Paris), and the Sun Life Assurance Company of Canada, have been omitted. The business of the first of these is not ordinary Assurance, and the others are Colonial and Foreign Companies, the extent of whose business in the United Kingdom is not officially made known.

ORDINARY LIFE COMPANIES.

NAME.	Page.	INCOME.							
		Date.	Premiums.	Consi- deration for An- nuities.	Interest (less Tax).	Increase in Value of Invest- ments.	Fines, Fees, &c.	Miscel- laneous.	
			£.	£.	£.	£.	£.	£.	
Absolute (Limited) - - -	87	31 Dec. 1900	10,544	—	1,007	—	6	{ 3,262 4,535	Capital Loans - - -
Abstainers & Gen.(Ld.)(Or.Br.)	16	31 Dec. „	30,404	—	4,250	—	—	—	—
Alliance - - - - -	6	31 Dec. „	349,242	35,242	127,159	—	122	—	—
Atlas - - - - -	41	31 Dec. „	157,214	—	57,933	177	51	—	—
British Empire - - -	83	31 Dec. „	270,489	10,545	112,221	—	150	—	—
British Equitable - - -	52	31 Jan. 1901	134,586	—	66,574	—	191	—	—
British Homes (Limited) -	12	31 Dec. 1900	6,980	—	131	—	—	—	—
British Life (Limited) - -	51	31 Dec. „	5,379	2,975	689	—	—	—	—
British Natural Premium (Limited) - - - - -	173	31 Dec. „	52,724	—	2,632	—	14	{ 1,850 12,993	Debentures Capital - - -
Caledonian - - - - -	49	31 Dec. „	196,398	9,826	60,798	—	153	—	—
City of Glasgow - - -	53	31 Dec. „	228,141	9,876	89,480	—	160	—	—
Clergy Mutual - - - -	373	31 May 1901	249,572	1,621	153,158	3,905	330	—	—
Clergy Pensions - - -	281	31 Dec. 1900	27,801	—	14,145	—	—	{ 18,273 95,772 13,492	Contributions - Augmentation Fund - Invest. Reserve Fund
Clerical, Medical & General -	398	30 June 1901	301,103	—	138,918	15,469	451	—	—
Commercial Union (Limited)	45	31 Dec. 1900	258,081	5,284	117,081	1,465	320	590	Exchange - - -
Co-operative (Limited) - -	177	31 Dec. „	5,624	—	850	—	—	—	—
Customs Fund - - - -	304	5 Jan. 1901	12,496	700	20,408	—	—	3,904	Timber-measuring, &c.
Eagle - - - - -	26	31 Dec. 1900	166,249	31,443	102,775	—	—	—	—
Economic - - - - -	89	31 Dec. „	240,190	64,864	152,946	—	165	—	—
Edinburgh - - - - -	30	31 Dec. „	277,507	46,652	130,879	2,530	110	—	—
English and Scottish Law -	106	31 Dec. „	214,119	9,434	87,149	—	105	—	—
Equitable - - - - -	86	31 Dec. „	187,648	33,725	152,343	6,103	59	—	—
Equity and Law - - -	21	31 Dec. „	311,886	7,350	115,825	9,984	136	—	—
Friends' Provident - - -	369	20 Nov. 1901	176,855	67,323	106,088	—	—	—	—
General - - - - -	85	31 Dec. 1900	199,282	9,032	62,501	—	36	—	—
Gresham (Limited) - - -	294	31 Dec. „	995,938	90,225	302,749	1,135	63	—	—
Guardian (Limited) - - -	62	31 Dec. „	214,378	14,637	111,175	2,068	97	—	—
Hand-in-Hand - - -	40	31 Dec. „	215,775	5,024	*99,610	—	89	20,264	*Including interest on Fire Fund. Excess of Net Fire Premiums over losses, &c.
Imperial Life - - - -	382	31 Jan. 1901	222,832	1,093	92,431	—	206	217	Teachers' Providt. Fd.
Itinerant Methodist Preachers	59	28 Feb. „	10,701	—	12,074	—	—	156	Donations - - -
Lancashire - - - - -	175	31 Dec. 1900	102,381	930	38,286	—	—	—	—
Law Life - - - - -	18	31 Dec. „	248,928	40,045	141,048	—	81	—	—
Law Union and Crown - -	93	31 Dec. „	335,509	12,484	155,504	—	131	—	—
Legal and General - - -	13	31 Dec. „	297,756	25,260	119,234	9,246	8	—	—
Life and Health (Limited)	163	31 Dec. „	1,223	—	31	—	—	—	—
Life of Scotland - - -	357	5 April 1901	393,882	22,234	176,753	38,667	395	—	—
Liverpool & London & Globe	54	31 Dec. 1900	239,802	191,137	198,407	—	142	—	—

ORDINARY LIFE COMPANIES.

OUTGO.											NAME
Claims.	Cash Bonuses and Reduction of Premiums.	Surrenders.	Annuities.	Commission.	Expenses of Management.	Interest, Dividends, and Bonuses to Shareholders.	Bad Debts.	Decrease in Value of Investments.	Miscellaneous.		
£.	£.	£.	£.	£.	£.	£.	£.	£.	£.		
360	—	499	—	1,991	9,996	—	—	—	—	—	Absolute (Limited).
6,438	—	1,218	—	2,846	4,993	—	—	—	—	—	Abstainers & Gen. (Ld.) (Or. Br.).
211,359	770	12,692	23,963	21,020	14,477	—	5	—	—	—	Alliance.
127,938	23,479	12,259	1,703	7,200	16,369	4,234	—	—	—	—	Atlas.
235,817	25,286	17,894	14,887	13,549	32,152	—	—	—	—	—	British Empire.
132,025	2,572	5,002	5	8,379	24,824	3,279	81	—	—	—	British Equitable.
610	—	—	—	1,034	2,454	—	—	—	—	—	British Homes (Limited).
1,028	—	22	53	1,212	3,224	—	—	—	—	—	British Life (Limited).
26,446	—	—	—	11,005	28,883	—	3,500	—	—	—	British Natural Premium (Ld.)
119,375	—	8,574	16,818	10,127	20,203	—	—	—	—	—	Caledonian.
242,343	2,174	11,929	16,305	11,550	21,529	3,000	—	—	—	—	City of Glasgow.
306,264	46,376	3,892	2,878	—	15,984	—	—	—	—	—	Clergy Mutual.
2,565	—	2,326	4,234	—	3,226	—	—	—	8,737	Dilapidations, &c.	Clergy Pensions.
231,002	12,416	8,101	354	12,566	25,511	7,500	24	—	—	—	Clerical, Medical & General.
233,813	596	8,342	4,257	11,047	20,596	—	51	—	—	—	Commercial Union (Limited).
1,294	—	31	—	426	380	—	—	—	—	—	Co-operative (Limited).
41,462	—	17	1,416	—	1,986	—	—	—	78	Benevolent Grants	Customs Fund.
254,751	4,693	12,745	39,982	9,785	19,209	8,393	—	—	—	—	Eagle.
277,124	5,174	18,635	40,405	9,827	23,582	—	17	35,737	—	—	Economic.
192,882	—	19,271	40,067	10,421	28,727	9,500	—	—	—	—	Edinburgh.
191,812	3,674	13,516	34,640	*11,671	24,423	9,000	—	4,328	—	—	English and Scottish Law.
298,757	45,392	24,544	7,375	—	19,195	—	—	—	—	—	Equitable.
304,732	46,825	22,454	10,676	16,184	19,042	12,000	—	—	—	—	Equity and Law.
139,736	20,857	4,997	29,886	6,531	10,395	—	—	2,572	—	—	Friends' Provident
154,159	3,515	9,710	12,669	18,566	21,224	—	64	—	—	—	General.
661,417	—	61,974	172,369	76,517	124,398	1,119	1,576	—	—	—	Gresham (Limited).
223,903	60,011	14,701	20,770	8,956	20,805	66,000	—	—	—	—	Guardian (Limited).
152,274	82,893	5,516	22,709	7,275	18,666	—	—	17,233	—	—	Hand-in-Hand.
187,361	4,179	15,784	7,204	*11,141	22,365	—	—	19,700	2,511 35	*Inclg. 1,464/ Out-standing Comm. Accident Fund Exchange	Imperial Life.
—	—	—	17,590	—	328	—	—	—	—	—	Itinerant Methodist Preachers'.
63,112	12,672	3,609	753	4,695	10,575	—	—	—	—	—	Lancashire.
352,420	27,644	13,310	26,390	10,600	20,360	65,808	—	23,444	—	—	Law Life.
301,035	—	53,355	26,269	15,737	34,130	—	—	—	—	—	Law Union and Crown.
285,499	3,845	16,529	43,774	15,549	18,723	14,500	—	—	—	—	Legal and General.
300	—	—	—	142	645	—	—	—	—	—	Life and Health (Limited).
340,055	11,539	15,429	47,410	12,737	43,282	12,925	—	—	163,224	Investment Reserve Fund	Life of Scotland.
274,810	—	17,057	188,428	11,036	20,481	—	—	—	—	—	Liverpool & London & Globe.

ORDINARY LIFE COMPANIES—continued.

NAME	Page.	INCOME.							
		Date.	Premiums.	Consi- deration for An- nuities	Interest less Tax	Increase in Value of Invest- ments	Fines, Fees, &c.	Miscel- laneous.	—
London and Lancashire	28	31 Dec. 1900	£. 263,029	£. —	£. 53,366	£. —	£. 57	—	—
London Assurance	234	31 Dec. "	160,696	—	83,072	5,519	43	—	—
London, Ed. & Glasgow (Ltd.) (Participating Branch).	407	31 Dec. "	44,493	—	4,574	—	22	1,715	Profit & Loss Account
London Life (Limited)	39	31 Dec. "	360,189	—	165,943	955	—	—	—
Marine and General	57	31 Dec. "	* 102,247	—	39,744	—	96	—	(* Including insurance of Effects - - -)
Metropolitan	119	31 Dec. "	160,302	—	76,587	—	—	—	—
National Mutual	15	31 Dec. "	184,309	6,512	94,380	—	751	—	—
National of Ireland	36	31 Dec. "	16,696	612	9,318	2,857	1	—	—
National Provident	9	20 Nov. "	429,620	7,479	204,421	—	282	—	—
North British and Mercan- tile.	136	31 Dec. "	784,477	190,642	437,276	—	284	—	—
Northern	263	31 Dec. "	264,828	74,946	140,985	—	—	—	—
Norwich Union Life	397	31 Dec. "	431,474	52,032	156,995	2,957	172	—	—
Patriotic	60	31 Dec. "	21,041	—	6,722	620	7	—	—
Pelican	347	31 Dec. "	120,659	—	58,653	7,487	44	—	—
Pioneer (Limited)	343	31 Mar. 1901	22,308	—	1,278	—	14	—	—
Provident	8	31 Dec. 1900	228,270	—	120,094	—	54	—	—
Provident 'Clerks'	4	31 Dec. "	153,041	1,582	78,208	—	95	—	—
Provident Free Home (Ltd.)	92	31 Dec. "	76,892	—	17,100	2,211	—	25,000	Capital - - -
Prudential (Ltd.) (Ord. Br.)	67	31 Dec. "	3,322,343	90,884	643,559	—	—	—	—
Refuge (Limited) (Ord. Br.)	288	31 Dec. "	340,275	—	34,492	—	105	—	—
Rock	135	31 Dec. "	157,683	13,275	83,510	2,385	2,333	—	—
Royal	133	31 Dec. "	482,514	52,093	218,942	—	223	—	—
Royal Exchange	95	31 Dec. "	221,900	28,057	101,360	—	75	—	—
Royal National Pension Fund for Nurses.	22	31 Dec. "	58,513	13,177	17,676	—	6	—	—
Sceptre (Limited)	1	31 Dec. "	69,158	—	31,542	—	91	—	—
Scottish Accident (Limited)	211	31 Dec. "	9,924	—	565	—	6	—	—
Scottish Amicable	247	31 Dec. "	257,544	50,519	155,686	—	77	—	—
Scottish Equitable	91	1 Mar. 1901	360,126	—	138,305	7,627	714	161,773	{ Reversions and An- nuity Fund - - }
Scottish Imperial	332	31 Dec. 1900	58,388	—	22,340	18,760	85	—	—
Scottish Life (Limited)	155	31 Dec. "	76,391	14,810	22,117	7,124	20	—	—
Scottish Metropolitan (Ltd.)	31	31 Dec. "	68,902	1,197	16,803	—	—	—	—
Scottish Provident	14	31 Dec. "	626,298	73,973	414,496	—	667	—	—
Scottish Temperance (Ltd.)	164	31 Dec. "	99,809	—	20,828	—	46	—	—
Scottish Union and National	84	31 Dec. "	311,771	9,125	145,414	—	161	—	—
Scottish Widows' Fund	38	31 Dec. "	1,025,451	6,897	554,142	—	1,056	—	—
Sickness, Accident, and Life (Limited).	20	31 Dec. "	8,056	1,117	347	—	2	—	—
Standard	191	15 Nov. "	865,259	135,275	365,757	129,178	956	—	—

ORDINARY LIFE COMPANIES—continued.

O U T G O.											N A M E.
Claims.	Cash Bonuses and Reduction of Premiums.	Sur-renders.	An-nuities.	Com-mission.	Expenses of Manage-ment.	Interest, Dividends, and Bonuses to Share-holders.	Bad Debts.	Decrease in Value of Invest-ments.	Miscel-laneous.		
£.	£.	£.	£.	£.	£.	£.	£.	£.	£.		
126,266	1,292	12,860	—	22,028	35,872	3,500	—	—	—	—	London and Lancashire.
164,597	4,806	5,863	2,178	6,518	13,404	14,958	—	—	—	—	London Assurance.
14,663	1	437	—	5,564	3,109	717	—	—	1,167	(Non-Participating Branch)	London, Ed. & Glasgow (Ltd.). (Participating Branch)
249,934	209,105	7,443	—	—	16,615	—	—	—	—	—	London Life (Limited).
57,931	17,489	5,720	4,611	5,594	15,768	—	—	—	—	—	Marine and General.
129,361	68,679	10,553	—	—	14,312	—	—	9	—	—	Metropolitan.
175,603	17,101	17,769	12,432	5,071	20,915	—	—	21,853	—	—	National Mutual.
25,489	—	522	6,328	650	1,626	166	—	—	—	—	National of Ireland.
405,603	61,909	14,638	6,427	15,034	30,896	—	—	—	—	—	National Provident.
663,121	2,603	28,139	267,487	43,752	67,730	115,240	—	3,549	—	—	North British and Mercantile.
252,519	—	15,205	31,136	12,491	15,549	—	—	—	—	—	Northern.
280,998	6,193	22,498	41,720	30,146	32,385	—	—	—	—	—	Norwich Union Life.
19,627	814	1,721	—	1,037	2,667	—	—	—	—	—	Patriotic.
125,185	1,613	6,150	1,320	6,012	10,773	12,500	—	—	—	—	Pelican.
11,721	—	768	—	4,758	2,075	—	—	—	—	—	Pioneer (Limited).
244,667	3,369	17,775	—	9,986	22,049	2,307	—	—	—	—	Provident.
115,741	1,137	7,167	9,786	7,437	15,345	—	—	—	—	—	Provident Clerks'.
25,988	284	5,600	—	18,869	7,373	1,464	—	—	—	—	Provident Free Home (Ltd.).
593,151	61,120	144,894	84,556	232,564	99,671	—	—	—	50,000 (61,291)	Invest. Reserve Fd. Industrial Branch)	Prudential (Ltd.) (Ord. Br.).
117,529	—	5,650	—	25,819	8,208	4,702	—	—	—	—	Refuge (Limited) (Ord. Br.)
175,197	—	15,284	35,082	9,247	22,822	—	—	—	—	—	Rock.
391,820	72,427	20,668	32,073	25,636	39,833	—	—	—	—	—	Royal.
204,089	12,231	9,423	36,720	12,205	18,135	—	27	—	—	—	Royal Exchange.
—	—	15,487	4,511	—	2,505	—	—	—	—	—	Royal National Pension Fund for Nurses.
40,599	—	1,194	—	3,532	5,861	629	—	—	—	—	Sceptre (Limited).
1,300	—	45	—	980	1,041	—	—	—	—	—	Scottish Accident (Limited).
299,975	—	12,337	35,457	8,881	25,476	—	—	25,461	—	—	Scottish Amicable.
324,685	3,494	19,020	—	12,777	36,408	—	—	—	—	—	Scottish Equitable.
42,421	425	4,281	—	3,169	7,403	4,500	—	—	—	—	Scottish Imperial.
24,852	—	2,502	8,211	4,093	8,823	—	—	—	—	—	Scottish Life (Limited).
37,351	—	3,003	2,456	3,246	9,819	1,500	—	—	—	—	Scottish Metropolitan (Ltd.).
585,316	—	21,857	89,643	13,144	54,724	—	—	—	—	—	Scottish Provident.
19,877	3,742	2,238	322	5,084	11,712	—	—	—	—	—	Scottish Temperance (Ltd.).
306,676	8,398	11,279	10,399	11,910	30,384	—	3	—	—	—	Scottish Union and National.
883,059	4,508	50,269	21,257	33,327	69,160	—	—	—	—	—	Scottish Widows' Fund.
911	—	31	94	892	1,148	—	—	—	—	—	Sickness, Accident, and Life (Limited).
504,373	—	43,981	83,061	51,516	119,688	20,000	—	—	—	—	Standard.

ORDINARY LIFE COMPANIES—continued.

NAME.	Page.	I N C O M E.							
		Date.	Premiums.	Consi- deration for An- nuities.	Interest (less Tax).	Increase in Value of Invest- ments.	Fines, Fees, &c.	Miscel- laneous.	
Star - - - - -	32	31 Dec. 1900	£. 559,436	£. 8,819	£. 161,663	£. -	£. 185	£. -	-
Sun Life - - - - -	33	31 Dec. ..	463,243	83,626	171,907	-	200	-	-
Union - - - - -	43	31 Dec. ..	352,494	-	92,213	-	50	-	-
United Kent Life (Limited)	162	25 Mar. 1901	40,347	15,589	25,804	1,476	37	-	-
United Kingdom Temper- ance and General.	219	31 Dec. 1900	490,687	932	252,487	-	353	-	-
Universal - - - - -	320	31 Dec. ..	77,249	7,666	37,264	-	55	274	Unclaimed Dividends
University - - - - -	132	30 Apr. 1901	57,163	-	38,082	-	35	-	-
Victoria Mutual (Limited) -	2	31 Dec. 1900	11,694	-	4,041	-	27	-	-
Vulcan (Limited) - - -	261	31 Dec. ..	*6,260	-	131	-	-	-	(* Including Accident Premiums)
Westminster and General -	10	31 Dec. ..	59,550	-	25,500	-	107	-	
Yorkshire - - - - -	128	28 Feb. 1901	82,911	26,180	35,422	-	53	-	-
TOTAL - £.			21,795,619	1,716,027	8,910,353	279,905	13,480	364,070	

INDUSTRIAL LIFE COMPANIES

Abstainers and General (Ltd.) (Industrial Branch).	16	31 Dec. 1900	9,830	-	750	-	-	-	-
British Legal (Limited) -	345	30 June 1901	128,022	-	5,680	-	8	-	-
British Workman's and General (Limited).	58	31 Dec. 1900	698,347	-	22,478	-	627	-	-
London and Manchester (Ltd.)	66	24 Mar. 1901	132,319	-	6,135	-	254	-	-
London, Edinburgh, and Glas- gow (Ltd.) (Non-Parteg. Br.)	407	31 Dec. 1900	335,913	-	5,052	-	35	1,167	Participating Branch
Methodist and General (Ltd.)	88	31 Dec. ..	96,324	3,536	2,311	-	-	-	-
National Guardian (Limited)	406	31 Dec. ..	26,731	-	655	-	-	763 200	Capital Sale of lease
New Era (Limited) - - -	344	31 Dec. ..	8,227	-	570	-	3	3,941 22	Capital Fidelity Guarantee Fund
Pearl (Limited) - - - -	306	31 Dec. ..	841,744	3,450	36,556	807	66	8,840	Capital
Prudential (Limited) (Indus- trial Branch).	68	31 Dec. ..	5,447,697	-	558,661	-	-	61,291	Ordinary Branch
Refuge (Limited) (Indl. Br.)	289	31 Dec. ..	1,081,493	-	19,206	-	19	-	-
United Provident (Limited) (eighteen months).	370	30 June 1901	8,125	-	1,770	-	272	25,615 4,245 28,013	Capital Premium on Shares Mutl. Prov. Alliance Friendly Society
Universal (Limited) - - -	319	31 Dec. 1900	2,207	-	-	-	-	-	-
Wesleyan and General -	11	31 Dec. ..	464,296	-	16,223	-	-	-	-
Yorkshire Provident (Ltd.) -	130	31 Dec. ..	14,772	-	133	-	1	2,207	Capital
TOTAL - £			9,296,047	6,986	676,180	807	1,285	136,304	

ORDINARY

O U T

Claims.	Cash Bonuses and Re- duction of Pre- miums.	Sur- renders.	An- nuities.	Com- mission.	Expenses of Manage- ment.
£.	£.	£	£.	£.	£.
319,729	4,692	30,450	15,381	45,449	32,435
257,792	2,193	17,756	27,841	25,081	*49,223
209,886	390	14,161	—	22,348	27,631
39,441	—	1,431	7,178	1,957	4,222
313,040	21,915	35,162	4,647	32,729	24,486
75,653	14,968	5,430	474	3,875	11,262
76,113	10,423	3,768	—	1,302	7,418
6,018	—	177	—	930	1,776
*2,286	—	—	—	783	782
51,654	502	2,191	1,942	3,286	8,345
67,611	3,626	5,724	14,824	4,534	9,310
16,937,676	1,068,021	1,125,455	1,775,793	1,166,565	1,825,516

INDUSTRIAL

3,100	—	324	—	2,194	3,204
61,785	—	—	—	28,508	35,464
312,894	—	12,922	12	151,209	134,286
44,583	—	438	97	25,972	44,895
146,722	—	235	2,322	62,320	80,352
20,651	—	256	3,605	14,818	42,612
16,520	—	—	—	5,064	12,583
3,496	—	163	—	1,459	3,700
302,143	960	1,161	1,067	185,761	195,713
2,227,218	—	13,916	—	1,474,369	650,202
516,844	—	—	—	219,928	326,227
3,799	—	145	107	3,379	9,059
575	—	—	—	26	3,931
199,892	—	8,499	638	129,030	82,206
6,315	—	—	10	2,805	6,617
3,866,537	960	38,059	7,858	2,306,842	1,640,051

N A M E.	Capital Monies.	Cap Mor
Absolute (Limited) -	£. 19,146	£
Abstainers and General (Limited) (Ordinary Branch).	15,000	£
Alliance -	550,000	36
Atlas -	144,000	1
British Empire -	—	15
British Equitable -	58,786	15
British Homes (Limited) -	48,756	36
British Life (Limited) -	25,000	11
British Natural-Premium (Limited)	74,232	15
Caledonian -	107,500	d
City of Glasgow -	60,000	6
Clergy Mutual -	—	£
Clergy Pensions -	—	—
Clerical, Medical, and General -	50,000	11
Commercial Union (Limited) -	822,000	1
Co-operative (Limited) -	10,797	£. 11,75
Customs Fund -	—	—
Eagle -	167,868	—
Economic -	—	—
Edinburgh -	112,268	1)
English and Scottish Law -	70,000	of
Equitable -	—	al
Equity and Law -	60,000	—
Friends' Provident -	—	—
General -	50,000	—
Gresham (Limited) -	22,378	w r.) 2
Guardian (Limited) -	1,000,000	—
Hand-in-Hand -	—	—
Imperial Life -	189,788	—
Itinerant Methodist Preachers' -	—	—
Lancashire -	272,986	ich) 1,6
Law Life -	1,022,500) - £
Law Union and Crown -	373,360	—
Legal and General -	172,900	—
Life and Health (Limited) -	31,469	—
Life of Scotland -	87,500	—
	£.	1,6

ORDINARY LIFE COMPANIES.

LIABILITIES.

	Life and Annuity Funds.	Fire Funds.	Marine Funds.	Reserve Funds.	Profit and Loss Balances.	Outstanding Claims.	Outstanding Accounts.	Miscella- neous.	
Star	£.	£.	£.	£.	£.	£.	£.	£.	
Sun L	15,335	—	—	—	—	—	5,799	24,535	Debentures, &c.
Union	168,005	—	—	—	—	1,673	1,488	485	General Revenue and Ac-
United	3,588,594	841,069	—	—	142,978	79,871	4,987	4,027	cident Account
United	1,642,441	397,000	—	54,860	44,473	73,894	1,881	3,006	Deposits
Unive	2,861,117	—	—	52,440	—	41,004	3,545	138,005	Temporary Loan
Unive	1,716,369	—	—	—	—	21,063	88	—	Leasehold and Investment
Victor	4,787	—	—	—	—	—	4,998	—	Policies Fund.
Vulca	5,377	—	—	—	—	53	178	20,000	Life Invest. Reserve Fund
Westn	112,035	—	—	—	—	—	25,876	11,000	—
Yorks	1,856,916	445,703	—	—	45,914	49,780	7,658	2,207	Temporary Loan
	2,482,175	—	—	—	—	43,825	7,864	44,661	Debentures
	4,212,754	—	—	—	—	105,554	—	16,675	Deposits
	375,907	—	—	—	—	—	1,181	—	Endowment Cert. and
	3,833,914	—	—	—	—	26,409	15,738	—	General Fund
	3,045,403	1,358,099	376,095	200,000	156,023	194,253	153,105	—	Loans
Albsta	28,232	48,757	—	14,000	2,222	3,739	1,908	56,728	Debentures
(Ind	302,868	—	—	—	—	7,736	1,307	1,650	Guarantee Account
Britis	2,409,130	—	—	—	—	10,276	1,749	16,381	Loans
Gen	4,137,823	—	—	—	—	65,532	9,055	2,892	Premiums on Shares
Lond	3,565,676	—	—	—	—	37,708	11,428	—	—
Lond	2,312,649	—	—	—	—	36,091	6,611	—	Investment Reserve Fund
gov	4,635,702	—	—	—	—	46,114	—	38,354	Investment Reserve Fds.
Methu	3,560,261	—	—	—	—	45,221	15,104	33,116	Investment Reserve Fds.
Natid	2,932,579	—	—	—	—	33,862	1,871	11,792	Accident Fund
	1,778,887	1,946	—	50,000	12,597	19,425	5,859	70,000	Debentures "Palatine"
Pearl	7,513,945	—	—	—	—	56,101	9,645	56,964	Temporary Loan
Prudt	2,921,733	548,000	—	—	154,588	90,219	8,616	6,583	Accident & Fidelity Fund
tria	2,943,191	—	—	—	—	38,719	6,590	—	—
Refu	2,440,939	—	—	—	—	64,321	2,792	—	Investment Reserve Fund
	400,564	—	—	—	—	—	—	2,710	Agents' Mutual Surety
Unit	1,136,348	See Reserve	—	207,174	—	99,543	254	—	—
(eis	3,914,157	Fund.	—	—	—	26,221	897	70,000	Investment Reserve Act.
Univ	3,937,767	207,500	—	—	66,801	88,222	2,054	30,000	Life Invest. Reserve Fund
West	3,403,148	—	—	—	—	15,107	2,035	10,566	Accident Fund
York	734	—	—	—	—	250	434	55,000	Temporary Loan
	4,982,006	—	—	—	—	60,078	—	7,148	Accident & General Fund
								35,585	Teachers' Provident Fd.
								—	—
								93,649	Temporary Loan
								34,283	General Fund
								8,128	Accident Fund
								7,567	Investment Sinking Fund
								1,054	Accident and General Fd.
								163,224	Investment Reserve Fund

Mortgages.	Loans on Policies.	Loans on Rates.
£.	£.	£.
2,500	25	—
142,046	6,122	—
1,387,964	160,641	408,967
494,043	74,606	397,406
1,426,313	177,343	7,110
169,133	80,219	—
88,177	—	—
6,382	54	—
—	15	88,714
326,851	92,575	266,409
377,868	105,602	322,539
1,556,731	306,070	525,192
64,350	6,933	—
1,661,684	202,132	465,346
1,760,227	94,903	558,892
7,671	732	44,986
361,360	24,188	—
1,572,298	111,816	36,126
879,744	191,535	705,094
1,237,404	166,323	251,972
576,313	87,342	122,668
1,635,564	221,141	1,308,854
1,464,416	111,366	—
1,323,644	267,071	697,834
389,920	98,013	98,957
684,987	633,718	58,543
1,853,708	71,061	240,228
723,255	131,712	104,499
882,449	89,770	248,732
—	—	—
283,731	40,253	30,614
2,003,565	87,264	455,938
1,715,043	134,176	246,682
2,111,874	32,745	21,781
2,955	—	1,500
1,301,276	335,551	803,240

N A M E.	Capital Monies.	Cap Mor
	£.	£.
Liverpool and London and Globe -	245,640	—
London and Lancashire - - -	25,197	—
London Assurance - - - -	448,275	30
London, Ed. & Glas. (Ld.) (Parteg. Br.) (For combined Bal. Sheet, see Summary of the Industrial Companies.)	—	—
London Life (Limited) - - -	—	1
Marine and General - - - -	—	15
Metropolitan - - - - -	—	—
National Mutual - - - - -	—	30
National of Ireland - - - -	100,000	11
National Provident - - - -	—	11
North British and Mercantile -	687,500	—
Northern - - - - -	300,000	—
Norwich Union Life - - - -	—	—
Patriotic - - - - -	118,935	—
Pelican - - - - -	174,229	11,70
Pioneer (Limited) - - - - -	53,718	—
Provident - - - - -	51,072	—
Provident Clerks - - - - -	—	—
Provident Free Home (Limited) -	50,000	—
Prudential (Ltd.) (Ordinary Branch)	—	—
Refuge (Limited) (Ordinary Branch)	—	—
Rock - - - - -	1,020,103	—
Royal - - - - -	375,702	—
Royal Exchange - - - - -	689,220	—
Royal National Pension Fund for Nurses.	—	—
Sceptre (Limited) - - - - -	10,485	—
Scottish Accident (Limited) - -	25,000	—
Scottish Amicable - - - - -	—	—
Scottish Equitable - - - - -	—	—
Scottish Imperial - - - - -	61,631	—
Scottish Life (Limited) - - - -	50,000	—
	£.	1,0

ORDINARY LIFE COMPANIES—continued.

LIABILITIES.

	Life and Annuity Funds.	Fire Funds.	Marine Funds.	Reserve Funds.	Profit and Loss Balances.	Outstanding Claims.	Outstanding Accounts.	Miscel- laneous.	
	£.	£.	£.	£.	£.	£.	£.	£.	
Star	5,472,078	740,000	—	1,300,000	1,076,999	182,590	15,213	208,003 1,102,800 68,358	Invest. Fluctuation Fund Globe Annuity - Perm. Fire Pol. Dep. Fd.
Sun	1,502,544	—	—	—	—	24,138	4,623	—	—
Union	2,187,480	674,634	139,924	325,000	142,426	64,529	6,704	7,473	Clerks' Savings Fund
Unit	—	—	—	—	—	—	—	—	—
Univ	4,494,419	—	—	46,118	—	35,078	2,783	12,686 45,000 51,337	Premium Accumulations Temporary Loan Invest. Fluctuation Fund
Univ	1,030,512	—	—	—	—	2,408	583	—	—
Vict	2,028,924	—	—	—	—	6,000	2,311	29,000	Investment Reserve Fund
Vulc	2,501,328	—	—	—	—	37,913	9,536	13,875	Investment Reserve Fund
West	240,882	35,032	—	—	4,850	88,886	4,058	32,739 9,241	Loan Account - Invest. Fluctuation Fds.
York	5,486,651	—	—	—	—	45,312	—	69,710 14,661	Invest. Reserve Account Superannuation Fund
	11,211,464	2,168,741	—	See Fire Fd.	664,976	216,021	56,847	85,645	Superannuation Fund
	3,841,341	1,300,924	—	—	210,714	109,133	18,476	37,756 7,564	Staff Pension Fund - Trust Fund
	4,123,047	—	—	—	—	53,188	6,931	—	—
	185,136	52,000	—	—	5,391	20,218	1,586	4,740 5,769 500	Employers' Liability, &c. Funds - Investment Reserve Fund Security Deposits
Abst	1,299,418	—	—	—	—	19,987	1,817	24,000	Investment Reserve Fund
(In	9,175	—	—	—	—	—	8,318	1,019 50	Accident Fund Agents' Guarantee Fd.
Briti	3,268,887	—	—	—	—	47,313	7,176	603	Staff Guarantee Fund
Ge	2,092,830	—	—	—	—	16,158	1,300	10,000	Investment Reserve Fund
Lond	461,087	—	—	—	—	975	—	—	—
Lond	20,879,009	—	—	—	—	157,821	—	575 50,000	Sickness Fund - Investment Reserve Fd.
Metl	1,208,324	—	—	—	—	—	—	—	—
Nati	2,213,730	—	—	—	—	10,857	5,157	25,000 9,921	Investment Reserve Fund Accident Fund
New	6,118,786	928,000	—	1,582,393	952,522	244,406	26,035	45,343 53,234 12,129 7,710 41,741 14,054 7,163 3,497 71,927 7,337 18,109 11,428	Perpetual Insurance Fund Superannuation Fund Clerks' Savings - Security Deposits - Pension Fund - Accident & Emp. Liability Fd. Leasehold, &c. Fund - Sickness Fund - Bonus, &c. Fund - Reserve Fund - J. S. Morgan Funds - Trust Account
Peal	2,667,800	200,000	156,479	See Profit & Loss Acc.	722,073	99,826	62,565	—	—
Prud	481,093	—	—	1,102	—	—	—	—	—
tr	856,385	—	—	—	—	—	127	—	—
Ref	19,816	—	—	—	—	4,654	1,117	53,651	Accident and Fidelity Fds.
Uni	4,202,028	—	—	—	—	61,587	—	—	—
Uni	4,378,423	—	—	—	—	67,382	6,361	50,000 12,652 161,773	Investment Reserve Fund Temporary Loan Reversions & Annuity Fd.
West	546,027	—	—	—	—	12,503	544	—	—
Yor	593,982	—	—	—	—	4,212	1,525	16,465	Accident and General Fds.

Mortgages.	Loans on Policies.	Loans on Rates.	British Govern- ment Securities.
£.	£.	£.	£.
1,466,469	142,536	626,139	119,4
238,584	141,216	11,984	23,3
926,412	54,845	556,592	212,3
—	—	—	—
1,527,715	514,298	845,867	—
22,623	34,540	—	4,8
522,759	220,064	469,707	23,2
722,062	140,779	152,626	66,5
83,164	14,249	26,350	12,67
1,952,301	367,669	531,330	53,43
5,421,635	360,767	1,348,142	726,31
400,915	155,620	1,347,545	262,95
2,099,248	142,414	164,649	11,06
126,756	10,649	4,181	7,19
431,596	34,670	19,127	—
6,615	—	—	6,56
1,037,378	198,408	167,856	96,82
296,636	165,236	269,330	21,30
114,612	—	—	14,43
4,241,282	970,316	923,131	1,668,02
151,791	8,380	105,455	—
1,416,691	69,348	—	98,47
2,024,489	321,642	624,219	255,66
1,192,176	83,718	467,376	247,567
—	—	26,091	42,510
95,062	38,077	188,125	—
3,551	—	962	8,126
437,227	326,393	704,329	—
2,193,419	236,787	396,228	61,044
74,972	31,445	35,000	600
77,629	27,428	28,228	1,176

N A M E.	Cap Mon
Scottish Metropolitan (Limited) -	£
Scottish Provident - - - -	£
Scottish Temperance (Limited) -	£
Scottish Union and National -	30
Scottish Widows' Fund - - -	-
Sickness, Accident, and Life (Ltd.)	1
Standard - - - - -	15
Star - - - - -	-
Sun Life - - - - -	30
Union - - - - -	15
United Kent Life (Limited) - -	15
United Kingdom Temperance and General.	-
Universal - - - - -	6
University - - - - -	5
Victoria Mutual (Limited) - -	-
Vulcan (Limited) - - - - -	15
Westminster and General - -	5
Yorkshire - - - - -	4
£.	11,75

Abstainers and General (Limited) (Industrial Branch). (For combined Bal. Sheet, see Summary of Ordinary Companies).	-
British Legal (Limited) - - -	-
British Workman's and General (Limited).	-
London and Manchester (Limited) -	-
London, Edinburgh, and Glasgow (Limited) (Non-Participating Br.)	2
Meth dist and General (Limited) -	-
National Guardian (Limited) -	-
New Era (Limited) - - - -	-
Pearl (Limited) - - - -	-
Prudential (Ltd.) (Industrial Branch)	1,6
Refuge (Ltd.) (Industrial Branch) -	2
United Provident (Limited) - -	-
Universal (Limited) - - - -	-
Weesleyan and General - - -	-
Yorkshire Provident (Limited) -	-
£.	1,6

RETURNS RELATING TO

ORDINARY LIFE COMPANIES—continued.

LIABILITIES.

Capital and Reserves.	Life and Annuity Funds.	Fire Funds.	Marine Funds.	Reserve Funds.	Profit and Loss Balances.	Outstanding Claims.	Outstanding Accounts.	Miscella- neous.	
£.	£.	£.	£.	£.	£.	£.	£.	£.	
30,000	450,202	—	—	—	—	9,454	2,984	9,022	Accident and General Fds.
—	11,828,510	—	—	—	—	119,867	13,738	70,000	Investment Reserve Fund
27,277	588,760	—	—	—	—	5,371	3,433	10,809	Accident and General Fds.
30,000	4,002,992	280,000	—	235,000	56,249	98,230	20,652	360	Security Deposits - -
—	15,391,472	—	—	—	—	167,726	60,132	143,155	Invest. and Exchange Fd.
—	—	—	—	—	—	—	—	12,300	Deposits - -
—	—	—	—	—	—	—	—	118,675	Temporary Loans - -
10,100	22,101	—	—	—	—	2,227	821	58,287	Sickness Fund - -
—	—	—	—	—	—	—	—	26,765	General Fund - -
20,000	9,537,571	—	—	—	—	155,856	9,392	11,111	Staff Deposit Fund - -
—	—	—	—	—	—	—	—	80,000	Reserve Fund - -
5,000	5,105,005	—	—	—	—	41,751	—	29,560	Deposits - -
30,167	4,403,885	—	—	—	—	47,416	17,650	142,656	Accident & General Fds.
—	—	—	—	—	—	—	—	20,000	Invest. Fluctuation Rsve.
30,000	2,612,014	378,999	—	Life, 350,000	44,084	150,994	29,155	4,877	Superannuation Fund -
39,413	556,096	—	—	—	—	5,746	35	5,622	Staff Fidelity Fund -
—	7,267,114	—	—	—	—	50,369	7,567	—	Life Invest. Reserve Fd. -
33,098	851,678	—	—	—	—	11,180	5,711	—	—
29,900	956,604	—	—	—	—	24,855	3,685	—	—
—	105,074	—	—	—	—	—	—	2,594	Health Assurance Fund -
37,500	6,582	—	—	13,418	—	10,253	4,823	1,064	Investment Conting. Fd. -
35,938	635,546	—	—	—	—	7,027	1,727	16,836	General Revenue Account.
50,000	936,323	240,000	—	—	27,369	33,779	4,627	786	Loans Reserve Fund -
29,334	246,129,803	10,846,404	672,498	4,431,505	4,533,249	4,057,060	760,420	2,619	Accident Fund -
—	—	—	—	—	—	—	—	4,608,545	—

INDUSTRIAL LIFE COMPANIES.

Capital and Reserves.	Life and Annuity Funds.	Fire Funds.	Marine Funds.	Reserve Funds.	Profit and Loss Balances.	Outstanding Claims.	Outstanding Accounts.	Miscella- neous.	
£.	£.	£.	£.	£.	£.	£.	£.	£.	
3,289	185,049	—	—	—	—	—	34	1,549	Suspense Account - -
25,000	567,602	—	—	—	—	1,915	701	17,000	Investment Reserve Fund
—	—	—	—	—	—	—	—	1,833	Employers' Deposit Fund
6,652	193,300	—	—	—	—	—	—	8,071	Sickness, &c., Fund - -
—	—	—	—	—	—	—	—	1,125	Security Deposits - -
362,744	313,053	—	—	—	—	1,584	8,995	1,944	Health Fund - -
—	70,309	—	—	—	—	—	—	7,910	Accident Fund - -
—	—	—	—	—	—	—	—	99,650	Debt Stock - -
—	—	—	—	—	—	100	340	1,314	Agents' Deposit and Guarantee Fd. - -
22,831	4,030	—	—	—	—	259	8,730	4,280	Debentures - -
48,799	—	—	—	—	—	125	1,232	6,550	Temporary Loan - -
35,674	1,164,412	—	—	—	—	—	200	—	—
100,000	16,910,640	—	—	850,000	—	47,283	—	—	—
100,000	559,675	—	—	—	—	—	—	—	—
25,615	25,936	—	—	—	—	18	2,730	10,234	Sickness, &c. Fd. - -
—	—	—	—	—	—	—	—	903	Temporary Loan - -
23,154	—	—	—	—	—	77	293	3,423	Loans - -
—	—	—	—	—	—	—	—	4,130	Forfeited Shares - -
—	184,497	—	—	—	—	—	—	67,836	Sickness Fund - -
—	—	—	—	—	—	—	—	3,685	Agents' &c. Guarantee Fd. -
16,532	—	—	—	—	—	—	148	—	—
170,290	20,478,503	—	—	850,000	—	51,361	23,403	241,437	—

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SUMMARY OF

Mortgages.	Loans on Policies.	Loans on Rates.	Brit Gov me Secur
£.	£.	£.	
130,217	17,638	2,859	—
5,638,086	731,377	832,334	4
345,480	19,471	—	—
1,070,839	140,665	469,275	14
5,649,943	1,370,124	1,589,895	24
11,999	149	8,107	—
3,957,964	466,189	2,093,759	86
798,483	309,853	331,188	18
1,253,159	156,283	94,893	—
1,156,892	112,235	111,247	31
501,095	22,019	26,131	—
1,008,268	702,708	639,956	—
292,712	40,841	216,460	—
432,358	29,543	27,250	—
3,373	3,663	15,151	—
7,000	—	6,056	—
49,600	28,102	—	4
590,123	23,009	84,028	50
82,697,835	13,188,386	25,107,981	5,812

110,997	—	42,889	—
252,632	18,212	11,667	1
31,320	—	29,558	4
26,283	—	44,266	4
31,950	208	—	—
948	434	—	—
509	—	—	10
254,457	9,396	49,559	10
1,275,330	—	7,560,778	1,810
77,723	—	207,977	—
23,698	305	—	2
—	—	—	—
390,099	17,542	30,497	—
—	—	—	—
2,475,946	46,097	7,977,191	1,900

INCOME.	Ord Com
Balance at the beginning of the Year -	240,8
Premiums -	21,7
Consideration for Annuities -	1,7
Interest and Dividends (less Tax) -	8,9
Increase in Value of Investments -	2
Fines, Fees, &c. -	—
Capital Paid-up -	—
Customs Timber Measuring, &c. -	—
Transfers from other Accounts -	2
Miscellaneous -	—
£.	273,70

* This Balance includes the whole of the Life and

LIABILITIES.	Ordi Comp
Paid-up Capital (including sundry Share- holders' Balances) -	11,7
Life and Annuity Funds -	246,1
Fire Funds of Companies transacting Life Business -	10,8
Marine Funds of Companies transacting Life Business -	0
Reserve Funds -	4,4
Other Funds -	1,8
Profit and Loss Balances -	4,5
Depreciation and Investment Balances -	1,2
Globe Annuitants (Liverpool and London) -	1,1
Outstanding Claims -	4,0
Outstanding Accounts -	7
Temporary Loans -	4
£.	287,70

RETURNS RELATING TO

LIFE COMPANIES OF THE UNITED KINGDOM.

THE LIFE ASSURANCE AND ANNUITY REVENUE ACCOUNTS.

Ordinary Companies.	Industrial Companies.	TOTAL.	OUTGO.	Ordinary Companies.	Industrial Companies.	TOTAL.
£.	£.	£.		£.	£.	£.
88,985	20,034,162	260,723,147	Claims - - - - -	16,937,676	3,866,537	20,804,213
95,619	9,296,047	31,091,666	Cash Bonuses and Reduction of Premiums	1,068,021	960	1,068,981
16,027	6,986	1,723,013	Surrenders - - - - -	1,125,455	38,059	1,163,514
10,353	676,180	9,586,533	Annuities - - - - -	1,775,793	7,858	1,783,651
79,905	807	230,712	Commission - - - - -	1,166,565	2,306,842	3,473,407
13,480	1,285	14,765	Expenses of Management - - - - -	1,825,516	1,640,051	3,465,567
41,255	41,366	82,621	Bad Debts - - - - -	5,390	771	6,161
3,904	—	3,904	Decrease in Value of Investments - - - - -	206,586	9,672	276,258
93,233	9,493	383,726	Interest on Capital and Dividends and Bonuses to Shareholders - - - - -	434,018	477,263	911,281
25,678	4,445	30,123	Transfers to other Accounts - - - - -	278,193	50,074	328,267
			Miscellaneous - - - - -	8,850	2,119	10,969
			Balance* at the end of the Year - - - - -	248,876,376	21,751,565	270,627,941
38,439	30,151,771	303,920,210	£.	273,768,439	30,151,771	303,920,210

— Annuity Funds (266,608,306/.), and, in addition, the Capital, &c. of Companies whose business is limited to Life Assurance only.

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SUMMARY OF THE BALANCE SHEETS.

Ordinary Companies.	Industrial Companies.	TOTAL.	ASSETS.	Ordinary Companies.	Industrial Companies.	TOTAL.
£.	£.	£.		£.	£.	£.
29,334	1,670,290	13,399,624	Mortgages - - - - -	82,697,835	2,475,946	85,173,781
29,803	20,478,503	266,608,306	Loans on Policies - - - - -	13,188,380	46,097	13,234,477
46,404	—	10,846,404	Ditto Rates - - - - -	25,107,981	7,977,191	33,085,172
25	—	672,498	British Government Securities - - - - -	5,812,769	1,905,561	7,718,330
72,498	—	672,498	Indian and Colonial Government Securities	18,968,747	362,073	19,330,820
61,505	850,000	5,281,505	Foreign Government Securities - - - - -	10,449,126	415,989	10,865,115
29,737	215,435	2,045,172	Debentures - - - - -	49,912,000	2,082,781	51,994,781
33,249	—	4,533,249	Shares and Stocks - - - - -	35,005,576	105,633	35,111,209
71,062	18,549	1,289,611	Companies' own Shares - - - - -	630,066	—	630,066
92,800	—	1,102,800	Land and House Property and Ground Rents - - - - -	22,842,864	6,139,131	28,981,995
257,060	51,361	4,108,421	Life Interests and Reversions - - - - -	7,460,326	2,013	7,462,339
80,420	23,403	783,823	Loans on Personal Security - - - - -	1,280,143	7,941	1,288,084
354,946	7,453	412,399	Agents' Balances and Outstanding Premiums - - - - -	5,911,027	628,131	6,539,158
100			Outstanding Interest - - - - -	2,625,969	206,052	2,832,021
100			Cash, Deposits, Stamps, &c. - - - - -	5,610,347	496,716	6,107,063
25			Customs Timber Measuring Balances, &c. - - - - -	1,223	—	1,223
23			Deficiencies, Preliminary Expenses, &c. - - - - -	264,439	463,739	728,178
16			£.	287,768,818	23,314,994	311,083,812
38,818	23,314,994	311,083,812				

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INCREASE (+) or DECREASE (—) in the Chief Items of this Year's Summary as compared with the corresponding Items for the previous Year.

	Ordinary Companies.	Industrial Companies.
INCOME.		
	£.	£.
Premiums - - - - -	+ 536,433	+ 873,470
Consideration for Annuities - - - - -	— 422,987	— 647
Interest and Dividends (less Tax) - - - - -	+ 155,237	+ 60,677
Net Result of Realisation and Re-valuation of Investments - - - - -	— 194,264	— 1,699
OUTGO.		
Claims - - - - -	+ 1,056,508	+ 455,895
Annuities - - - - -	+ 61,220	+ 490
Surrenders - - - - -	+ 119,732	+ 2,687
Commission - - - - -	+ 7,350	+ 187,843
Expenses of Management - - - - -	+ 46,625	+ 160,843
LIABILITIES.		
Paid-up Capital (including sundry Shareholders' Balances) - - - - -	+ 291,196	+ 37,666
Life and Annuity Funds - - - - -	+ 7,932,972	+ 1,708,455
ASSETS.		
Mortgages (including Loans on Rates) - - - - -	+ 3,356,262	+ 803,930
Life Interests and Reversions - - - - -	+ 221,645	+ 3
Loans on Policies - - - - -	+ 763,411	+ 7,961
British Government Securities - - - - -	+ 944,795	+ 42,691
Indian and Colonial Government Securities - - - - -	+ 543,573	— 19,056
Foreign Government Securities - - - - -	+ 293,739	+ 9,456
Debentures - - - - -	+ 783,530	+ 45,861
Shares and Stocks - - - - -	+ 532,295	+ 7,467
Companies' own Shares - - - - -	— 2,164	—
Land and House Property and Ground Rents - - - - -	+ 1,409,835	+ 504,599
Loans on Personal Security - - - - -	— 126,296	+ 1,003

The total number of Companies appearing in the above Summary is **96**, of which **81** have been classed as Ordinary, **11** as Industrial, and **4** appear in both classes, the returns of these Companies showing the Ordinary and Industrial business separately. The returns of the United Provident are included for the first time.

During the year four names have been added to the Official List of Companies, viz., the

Citizens' Life Assurance Company, Limited ;
 Empire Guarantee and Insurance Corporation, Limited ;
 Nelson and Company, Limited ; and the
 Profits and Income Insurance Company, Limited ;

in which cases the Board of Trade have issued their Warrant under the provisions of Section 1 of the Life Assurance Companies Act, 1872.

SUMMARY OF THE ASSURANCES IN FORCE.

As shown by the last Returns of the Companies.

ORDINARY BUSINESS.

	WITH PROFITS.		WITHOUT PROFITS.		TOTAL.		Re-assurances.	Net
	Number.	Amount.	Number.	Amount.	Number.	Amount.	Amount.	Amount.
ASSURANCES.		£.		£.		£.	£.	£.
Whole Term of Life -	793,885	377,871,245	146,458	60,885,620	940,343	447,756,865	26,939,271	420,817,594
Limited Number of Premiums.	48,012	29,513,614	10,036	4,338,970	58,048	33,852,584	1,596,528	32,256,056
	841,897	407,384,859	156,494	74,224,590	998,391	481,609,449	28,535,799	453,073,650
Endowments - - -	1,780	389,569	19,680	4,943,318	21,460	5,332,887	62,000	5,270,887
Endowment Assurances	851,485	142,003,128	56,408	17,654,587	907,893	159,657,715	2,447,884	157,209,831
Joint Lives - - -	16,416	3,347,075	2,743	1,040,179	19,159	4,387,254	272,196	4,115,058
Last Survivor - -	877	718,484	1,106	1,466,821	1,983	2,185,305	374,447	1,810,858
Contingent - - -	37	70,363	4,091	6,121,060	4,128	6,191,423	1,508,200	4,683,223
Issue - - - - -	11	25,250	1,369	5,064,524	1,380	5,089,774	1,447,131	3,642,643
Miscellaneous - -	2,472	1,368,633	7,992	10,137,850	10,464	11,506,483	2,048,391	9,458,092
	1,714,975	555,307,361	249,883	120,652,929	1,964,858	675,960,290	36,696,048	639,264,242
ANNUITIES.								
Immediate - - -	-	-	-	-	33,129	1,736,726	54,237	1,682,489
Deferred - - - -	-	-	-	-	12,516	358,533	23,689	334,844
	-	-	-	-	45,645	2,095,259	77,926	2,017,333

INDUSTRIAL BUSINESS.

(Sickness and Friendly Society Contracts not included.)

	WITH PROFITS.		WITHOUT PROFITS.		TOTAL.		Re-assurances.	Net
	Number.	Amount.	Number.	Amount.	Number.	Amount.	Amount.	Amount.
ASSURANCES.		£.		£.		£.	£.	£.
Whole Term of Life -	-	-	-	-	18,067,991	175,029,996	1,180	175,028,816
Limited Number of Premiums.	-	-	-	-	1,362	8,504	-	8,504
	-	-	-	-	18,069,353	175,038,500	1,180	175,037,320
Endowments - - -	-	-	-	-	1,294,046	11,187,540	-	11,187,540
Endowment Assurances	-	-	-	-	279,536	3,151,488	88	3,151,400
Joint Lives - - -	-	-	-	-	362,186	5,797,741	-	5,797,741
Contingent - - -	-	-	-	-	4	1,910	400	1,510
Miscellaneous - -	-	-	-	-	2	2,100	1,000	1,100
	-	-	-	-	20,005,127	195,179,279	2,668	195,176,611
ANNUITIES.								
Immediate - - -	-	-	-	-	63	1,949	-	1,949
Deferred - - - -	-	-	-	-	7	178	-	178
	-	-	-	-	70	2,127	-	2,127

The above figures are based on returns deposited, for the most part, during the last five years, and are, therefore, merely an approximation to the amount of contracts in force at the present time. In the case of one Company, viz., the Customs Fund, the amount of business at a more recent date has been included. The figures of the Colonial and Foreign Companies have been excluded, as their returns do not separately show the extent of business in the United Kingdom.

